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JOHN BULL

Vol. XIII. No. 328. SATURDAY SEPTEMBER 14, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page ii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

CONFESSIONS
OF A
BARMAID

SEE THIS WEEK'S

MRS. BULL

Now on Sale Everywhere. - - - 1d.

Hospital Surgeon's Remarkable RUPTURE DISCOVERY.

NEW APPLIANCE ACTS ON A PRINCIPLE DIRECTLY OPPOSITE TO THAT OF THE OLD STYLE TRUSS.

By Dr. Hart's Method Operation for Rupture will now be entirely done away with

A hospital surgeon, of over 30 years' experience (during which time he performed many operations for rupture) has perfected an appliance that is a certain cure for rupture.

The manner in which Dr. Hart's new "Belt Truss" gives instant relief and strengthens the weakened or strained abdominal walls is astonishing to those who have tried ordinary trusses and remedies which never gave more than temporary relief, and doctors who could heretofore recommend operation as the only hope of a permanent cure are surprised at the "marvellous" way that the rupture is kept in place and heals naturally without the aid of ointments or artificial medicament.

An Entirely New Principle in the Cure of Rupture.

About the worst thing that could be said of the old style truss is the statement made by Dr. Hart that the success of his "Belt Truss" is due to the fact that it acts in a manner diametrically opposed to the principle of the ordinary truss.

To hold rupture in place the ordinary truss exerts a downward "spreading" pressure. The wearing of such a truss absolutely prevents healing, as it pushes the ruptured walls apart—thus, when once worn, it had to be worn practically a lifetime.

On an exactly opposite principle the new "Belt Truss" exerts an upward "contractile" pressure, holding the injured membrane in such a way that it heals.

The result is startling. Relief is instant, and instead of the rupture remaining stationary or growing worse it gradually becomes smaller, and in many cases ultimately disappears. This will come as welcome news to the thousands of rupture sufferers, every one of whom should read the book just published by Dr. Hart, under the title, "Advice to the Ruptured."

Rupture Sufferers can obtain Dr. Hart's Book FREE.

In this book (sent gratis on request) Dr. Hart explains in clear language how he made the discovery which led to his discontinuing operation in treating rupture. "Having operated," he says, "on hundreds of patients whose trouble had been intensified by the wearing of wrongly devised or ill-fitting trusses, I know well that had they worn such an appliance as now devised by me, they would never have lain upon the operating table."

Too much stress cannot be laid upon the fact that neglect of rupture is extremely dangerous. Almost equally dangerous is the practice of purchasing a truss from those who know little more about the treatment of rupture than the purchaser.

Only an experienced Surgeon can Cure Rupture.

To quote Dr. Hart again: "It is only a surgeon with long experience of the operating theatre who can successfully treat rupture."

But everyone troubled with rupture in any form should read Dr. Hart's "Advice to the Ruptured" for themselves. It is a neat cloth bound volume, well worth a place on the book-shelves of any household.

The cost of the new "Belt Truss" is, fortunately, not large, so that those who wish to avail themselves of the treatment after reading the book can easily do so. But, at any rate, if you are troubled with rupture (or have a friend so troubled), a postcard or letter request will bring the book by return.

The address from which to obtain Dr. Hart's Book, "Advice to the Ruptured" (gratis and post free) is Dr. Hart, L.R.C.P., L.R.C.S., Dept. 7, 111, Jermyn Street, Piccadilly, London, W.

What is Your Number?

As will be seen from the announcement on page 331, it is now intended to publish in the following issue the numbers successful in respect of the preceding one. We therefore print below those drawn in respect of our issues of August 17th, August 24th, August 31st and September 7th.

AUGUST 17th:—				
24503	203713	371300	578871	714625
34643	210654	397953	610739	732395
38885	230490	427683	634100	734286
57654	235561	428514	663791	735617
94803	239610	446172	677743	735760
101258	249326	480304	687417	739880
133195	273577	500149	702494	740106
160511	327279	530515	705890	760883
176846	335233	534596	708313	768420
181646	341456	565090	714131	774361
AUGUST 24th:—				
125	126328	203685	357413	580539
5642	128816	230921	384994	610810
20823	130204	245119	398478	642951
35480	133330	264723	405962	648823
62321	133396	276984	430324	659142
84989	162776	300581	480577	662324
100202	188815	302730	503945	678334
110134	190274	320684	528628	684119
122593	195255	339593	545973	691291
125384	198944	345622	556834	698381
AUGUST 31st:—				
642	120674	262818	408865	572513
1183	138882	278402	420291	584757
3422	154981	291023	432119	597078
15394	175432	307693	453272	622594
26481	195740	340526	495890	634423
29280	200692	368815	497854	653960
38476	209847	384677	506370	658442
75423	230255	390274	533891	667673
110661	256049	392255	542084	672401
115509	258299	398944	566260	684332
SEPTEMBER 7th:—				
385	129651	204648	412691	582670
2543	130605	235940	462410	593693
10831	132218	261667	481608	598734
23169	136431	271416	497545	601923
25402	154915	284364	499683	610415
103619	165244	320969	504778	620914
114212	167388	335680	508316	644833
116549	182328	367114	509645	650111
126418	194661	384672	514220	659438
127413	195776	398714	521679	672523

FOR SPECIAL ANNOUNCEMENT SEE PAGE 331.

The John Bull League.

OBJECTS: To Stamp out Cant and Self-Righteousness; to abolish Cranks and Killjoys; to Create a Robust and Self-reliant Public Opinion; and to Promote a Common Sense Business Government for a Common Sense Business People.

APPLICATION FOR MEMBERSHIP.

The General Secretary,
93, Long Acre, London, W.C.

Please enrol me as a Member and send me a Membership Badge, for which I enclose P.O. for 6d.

Name .....

Address .....

.....

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 328. Week ending Saturday, September 14th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

INSURANCE ACT REFORM.

We have good reason for believing that it is the intention of the Government next session to introduce an amending Bill, for the purpose of remedying some of the principal defects revealed by the practical working of the Insurance Act. And we shall not be at all surprised to find death benefits introduced, in accordance with the original intention of the framers of the measure, and which had to be abandoned as the price of the co-operation of the big industrial assurance companies. Of course, this would probably involve nationalisation of Industrial Assurance—and the sooner it comes the better.

"WE TOLD YOU SO"!

It was with a smile that we read the references in the speeches at the Trades Union Congress to the manner in which the "Prudential" and other large industrial assurance offices are squeezing out the Unions and securing nearly all the membership of Approved Societies. "We warned the Government," said Mr. Thorne, "of what would happen." When and where? Not during the debate in the House of Commons. *We* were alone in these warnings. And now the Congress is to press for a Royal Commission to enquire into the working of the "Prudential" and its allies! Well, the evidence is ready. When does Mr. Thorne want it?

FAME!

We were at the Carlsbad Tennis Courts the other day, talking with the secretary, when he was suddenly sent for to the adjoining golf grounds—which are part and parcel of the one club. As he had arranged to make up a set, we waited patiently for his return—only to be informed later on that he could not play as he had to escort "Mr. George Lloyd and Lord O'Connor" round the links. Curious as to the identity of these distinguished visitors, we learnt that "one of them was a big English lawyer and the other a member of the *Irish House of Lords*." Poor Tay Pay!

BUSINESS GOVERNMENT COMING.

So we are to have a Board of Directors for the General Post Office! It is amusing to read the sober arguments of the *Mail* in favour of the scheme, and to notice the manner in which the Business Control of our great Government Departments is treated almost as a platitude. Who says our seven years in Parliament were wasted? How we shall find the ground baited when we return actively to it! We shall then want a Board of Directors for the British Empire, with the Prime Minister as Chairman, and each of the other members responsible for a particular Department.

A HISTORICAL PRECEDENT.

Apart from the point we have raised as to the unconstitutional character of the present Parliament, we do not think that passive resisters to the Insurance Act are likely to be seriously troubled. There is a curious historical precedent in the case of the creation in 1850 of territorial Roman Catholic prelates. It may be remembered that in that year the Pope created an Archbishop of Westminster, with Bishops of Portsmouth, Birmingham, Southwark and other places. A "No Popery" cry was thereupon raised, with the result that an Act was forced through Parliament imposing penalties upon all persons using such titles. The Archbishop and Bishops, however, continued to use them, and have done so down to the present time. No penalty was ever inflicted, and in 1871 the Act we have referred to was quietly repealed, disappearing, according to Mr. Justin McCarthy, "in such obscurity that the outer public hardly knew whether it was above ground or below." History will probably repeat itself.

THE BRILLIANCY OF BRYCE.

It would be interesting to know whether the absence from Washington of our Ambassador during the passing of the Panama Canal Act was a mere coincidence. On the whole, we are not impressed with Mr. Bryce's brilliance in his present post. With a strong man of business on the spot, Mr. Taft would not have dared to twist the British Lion's tail as he has done.

PEOPLES' COMMAND PERFORMANCE.

What a super-sensitive body the Variety Artistes' Federation is! It looks as though a grand scheme for the relief of the strike sufferers may be frustrated—entirely out of a mistaken conception of injured dignity. Well, *we* are quite prepared to be programme sellers or bar attendants so long as the scheme is carried out. What £5,000 would mean in Dockland to-day the greatest writer could not depict.

THE JOHN BULL LEAGUE.

An important communication from the President will reach members at the end of the present month.

What is your Number? Can you do with Two Guineas? See page 331.

Still At It!

Mr. Masterman continues to wield the whitewash brush with all his accustomed vigour. He is even improving his technique, as the artists say. A correspondent called his attention to the "poaching for members" now being carried on by the agents of Approved Societies under the Insurance Act—a matter to which we have already directed the notice of our readers. In reply, Mr. Masterman ventured to admit that there existed grounds for complaint—that the natural competition among the Societies had led to "serious misunderstandings." But, he proceeds, allowance must be made for the haste with which the Societies had to adapt themselves to entirely new conditions of business. What sort of allowance, we ask, must be made for the indecent haste with which certain companies have been spurring on their harassed agents to gather new members into their net? "Our friends representing other Societies are working like Trojans *and are reaping rich rewards*," says one of the Prudential official documents recently referred to. "If you come across anyone who wants to join with another Prudential agent, take the proposals and hand them over to him. *Don't leave them for another Society.*" To describe as a mere misunderstanding this system of making big profits out of a measure of social reform designed for the benefit of the masses is, not only swallowing a camel—but whitewashing it first.

Where Are the Sanatoria?

The sanatoria under the Insurance Act were promised for July 15th. We are now in September, and still they are not forthcoming. Apart from the technical aspects of the matter, it is really too bad that people should be compelled to pay their contributions to a scheme which, at the time they are being enforced, is unable to offer them the promised benefits. Anybody thought of suing the Chancellor of the Exchequer for obtaining fourpence for ninepence under false pretences?

"Is the Nude Rude?"

Pastor Primmer, of Edinburgh, has been breaking out in a fresh place. In a recent visit to the local picture exhibition, he "was amazed and shocked to find both in sculpture and paintings at least half-a-dozen grossly nude life-sized women and men"—an outrage on the morality of Edinburgh. Our reverend and dear brother rather reminds us of old Dave Harum's sister, who, after she went home from the ballet, felt so ashamed that she hardly dare take off her clothes in the dark. Rumour has it that Pastor Primmer has abandoned his bath. And, by the way, what does the parson mean by "grossly nude"?

Guernsey's Welcome.

In order to entertain a party of councillors and other distinguished visitors from Cherbourg in a manner worthy of the occasion, the Royal Court of Guernsey placed at the disposal of the Town Dousaine the sum of £30. Apart from other features of the entertainment, the dinner must have been rekerky to the point of gastronomic ecstasy. It has not been explained, however, why the press of the island were not invited to the banquet. On the one hand, it is alleged that the authorities were anxious to mark their sense of the unimportance of the press in the life of the island, and, on the other, that too big a hole would have been knocked into the £30. There is an obvious way of retaliation. Our Guernsey *confrères* cannot lie in wait for the great ones of the island and drink their beer, but for a month or two they could quite easily disremember to report their speeches.

An Unfriendly Reception.

Evidently Mr. Gustave Keissling, of Guildford, does not believe in being kind to dumb animals and rent collectors. A collector called the other day, but as soon as he mentioned the word "rent," Mr. Keissling hit him on the head, knocked him down and kicked him into the road. In the circumstances, he can hardly complain that the magistrates charged him too much when they fined him a sovereign. Even in Ireland it is not now considered etiquette to kill your landlord if you cannot pay him. We do not know when Mr. Keissling's rates are due, but we recommend the collector to commandeer the services of an officer and a company of Boy Scouts when making his official call.

Colonial Example.

We gladly observe that, encouraged by the results obtained in South Australia, the Western colony is now agitating for an Unclaimed Bank Balances Bill. The *Perth Sunday Times* "cannot understand why a Bill has not long before this been introduced to give the Government power to deal with the vast sums of money which annually fall into the coffers of the banks through a hundred and one causes which prevent depositors coming to claim them." *We* can!

Stemming the Tide.

Apropos of our recent paragraph on the monkey as a French spy, a reader reminds us of another exhibition of intelligence by the Old Hartlepool inhabitants, who, when an epidemic of small-pox broke out, hung a fishing net across the river to prevent the disease coming up into the town.

The Thin End.

Truth asks, apropos of the fact that there are now several Nonconformist ministers in the House of Commons, "why the fair four hundred a year should not be available also for Anglican clergy and Roman Catholic priests." Heaven forfend! A much more practical suggestion would be that the "fair £400 a year" at present paid to the House of Common's Chaplain should be saved, and that the reverend M.P.'s should take it in turn to read the opening prayers.

Eastbourne's Band Conductor.

The Town Council of Eastbourne are seriously concerned because Mr. Hiram Henton, the conductor of the municipal orchestra, leads his band with his back turned to the instrumentalists. We have seen Richter and we have seen Sousa; we have seen Sir Henry Wood and we have seen Mr. Landon Ronald; we have seen Mr. Beecham and we have seen Joyful Jimmy Glover; but, for novelty, Mr. Henton undoubtedly "beats the band." It does not, however, follow that their orchestration in any way suffers. The Council has, nevertheless, referred the matter to a committee; and while it is not for us unduly to interfere in their deliberations, may we suggest they pass a resolution that, for a change, Mr. Henton should stand on his head and conduct with his big toe?

Who Wants Fame?

Times are certainly bad in the authoring business. In the advertising columns of a morning paper, for instance, "a well-known author" announces that he will dedicate his forthcoming book to any lady or gentleman who will lend him £150. The worst of it is, we are unable to offer him the slightest hope; there are so many other well-known authors willing to dedicate their works to people who will stand them a drink.

Two Guineas for a pleasant week's overtime. See page 331.

Jobbery at Belper.

Apparently the Pyms at Belper are what the Martins are at Reading. Recently Mr. J. Pym, the Superintendent Registrar, resigned his office on £7 5s. weekly superannuation. It at once struck the Guardians that Mr. George Pym, the son, would be the right man for the post, especially as he is already Clerk to the Board and is in receipt of about £450 a year from this and several other offices in the Belper Union. It is, of course, a flagrant piece of jobbery that all these salaried offices should be crowded upon one man, merely because he chances to have been fortunate in the selection of his male progenitor. Nevertheless, we congratulate *all* the little Pyms, if any—their prospects being promising.

No Relief.

One Board of Guardians leads to another. A man named Spottiswood lost about £420 in the Charing Cross Bank smash. Other money he lent to a Carlisle man, and will never see the colour of it again. With £20 only remaining out of his little fortune, he saw an advertisement in a Manchester paper offering 5 per cent. interest a week, and at once swallowed the bait. He was paid for seven weeks; the balance he is still whistling for. Evidently Mr. Spottiswood is not of those who are born unto wisdom, but it certainly appears to be a matter for legal argument whether the Brampton Board of Guardians were entitled to refuse him out-relief, merely because their Officer "strongly objected to granting relief to a man who threw his money away so foolishly and so recklessly." Spottiswood is a victim of misfortune, as misfortune is commonly understood, and though a relieving officer may be a very important person under the Poor-law, it may be doubted whether he is entitled to make his own arbitrary definitions of folly and recklessness the standards by which a man's claims to outdoor relief shall be judged and refused.

Approved Societies.

Elsewhere we give our advice on the subject of choosing an Approved Society; but, in view of many enquiries which have reached us, we think it cannot be too widely known that a person who may have joined any Approved Society is at perfect liberty to change it, or to become a Deposit Contributor, if so disposed. He must not, however, belong to more than one society, and in giving to any which he may have joined notice of his desire to change (no reason need be mentioned), he should make it quite clear that he has no other object in view. Otherwise, he may be frightened from carrying out his desire by such a letter as the following, which one of our readers recently received from a Pitsea agent of the Prudential Company, who communicated with Holborn Bars on receiving the request:—

> The following rule was pointed out to me in reply to my letter *re* your proposal:—
>
> Offences.
>
> Rule 31 4 (*a*).—If any insured member, while still an insured member of this society, attempts to become a member of any other Approved Society for the purposes of the Act, or a deposit contributor, he or she shall be liable to a fine not exceeding £10.

Of course, this letter begs the whole question, and we commend it to the special attention of the General Manager of the Company.

The Writing on the—Roof.

Here is a curious coincidence. When the King of the Belgians was beginning a speech about the Congo, he was interrupted by a young girl falling through the roof of the building and fracturing her wrists. Considering that the Congo Emblem might well be expressed by stumps instead of hands, this incident might possibly be taken as an omen—particularly as His Majesty has announced, "We will surpass our mission in the Congo."

Theosophy and Business.

Last week we quoted Mrs. Besant on Party Politics, and we make no apology for now giving a further extract from her series of articles on Social Problems, appearing in the *Christian Commonwealth*:—

> The ideal which I would put before you is full education; work of some sort for all, whether of hands or brain . . .
>
> But you will fairly say: "This is all very fine, Mrs. Besant, but how do you propose to bring it about?" Well, not by Act of Parliament. Parliament is great at talking—it talks much more than it did when I was a girl, and does not get through half as much. Not by a successful revolution—if a revolution ever can be successful; there has never been one yet in history. But by calling together into a council outside Parliament the best brains of the nation and the best hearts, the leading men and women amongst us, eminent in the various walks of life; the best artisans and labour leaders, the best men of commerce, merchants, distributors, the best organisers of industry—help from America if need be by those who have made the trusts—the best of the capitalist class, the best economists who know something of the laws that work in organised society, the best great landlords who hold most land, the best philanthropists—a council of the best men and women in the nation. And who shall call it? There is only one man in the country who can call such a council, and that man is the King. None but he can do it, for none other has the power, the social influence; but he can, if he will. Great landowners would have to sacrifice much. They will never do it willingly by submission to an enforced Act of Parliament; they would do it gladly if their King asked them to do it for the nation's sake and the common good. So would your great capitalists, who will never distribute their wealth by heavy death duties and all the rest of the things; they only take their money out of the country. They would lay it at his feet as Rockefeller to-day is laying his uncounted millions at the feet of the American people on his own accord. That is where the money would come from that is wanted to begin the scheme. Then the land would come, for that is wanted to produce that on which the nation must live. You say they would not do it. Oh, you don't know your own people. You can get done by enthusiasm, by the longing to serve, what you can never do by the grudged yielding to force. And so I would ask the King to do it, to put himself at the head of this Council. It was done in Japan. The privileged classes laid down every privilege at the call of their Mikado. Are Englishmen less patriotic, less willing to co-operate than the Japanese? And yet out of that national sacrifice of the privileged classes of Japan modern Japan was born.

Mrs. Besant is evidently not merely a dreamer.

Debt Collectors.

Apropos of the paragraph appearing in another column on the subject of debt collectors and their methods, we are reminded of the story of the man who was unable to obtain payment of a sum due to him from an American firm of very bad repute, and who was ultimately advised to consult a certain Yankee attorney, said to be the only man capable of getting the money. After some correspondence, it was arranged that the attorney should take the matter up on the condition that the debt should be halved between him and the creditor. Nothing further was heard of the matter for many months, until, in response to importunate enquiries, the attorney wired: "Have collected my half—*yours* hopeless."

"The Peril of the Tube."

We direct special attention to the article under this heading appearing elsewhere. It is another case in which the Board of Trade is likely at any moment to again find itself in the dock before the tribunal of public opinion.

What is your Number? Can you do with Two Guineas? See page 331.

A John Bull Victory.

A curious coincidence occurred at Hemel Hempstead recently. There was a local election for *eight* seats on an ancient Trust managing considerable local property and 200 acres of land. One of the candidates was Mr. George Day, a newsagent. On the day of the poll the John Bull poster was: "To the Day!" Mr. Day made as big a display as possible of this, and thus caused much comment. He was successful, being elected out of 28 candidates.

Honesty's Reward.

Whilst sauntering along the gutter of Nelson Street, Manchester, little Arthur Sudders saw a piece of paper blowing about. When captured, it proved to be an uncrossed cheque for £70 2s. 6d. Little Arthur, having a sense of honesty well developed, immediately hied him with his find to the nearest police station, where the guardians of the peace took charge of the treasure. The owner was in due course found, but from this point things do not seem to have developed along orthodox lines. According to all recognised Sunday-school stories, the gentleman ought to have fallen on Arthur's neck and wept tears of joy, sobbed out, "Bless you, me che-e-ld," and presented him with a five pound note, or else have adopted him, or provided for his future. But he did none of these things, and honesty among Manchester's boyhood will, we fear, be at a discount for some time to come. He presented Arthur with sixpence! Assuredly honesty is its own reward, and he who expecteth nothing shall not be disappointed.

A Man of Many Parts.

We take the following advertisement from the *Local Government Journal* of August 31st:—

> Kent County Asylum, Maidstone.
>
> Qualified Dispenser required.
>
> Commencing salary, £80 per annum, rising to £100, and dinner.
>
> If able to act as Organist and Choirmaster, £35 per annum extra; and if as a Photographer, £5 per annum extra.
>
> Apply at once to the Medical Superintendent, giving references and fullest particulars.

It looks as though the man appointed will have to "dispense" with most of the comforts of life.

A Popular Mascot.

Mrs. David Devant—who shares the joys and sorrows (and doubtless the secrets) of the famous partner of Mr. Maskelyne—tells us that she and her husband have for some time past adopted a figure of John Bull as their motor-car mascot, and that it is everywhere received with tokens of respect, "children cheer and all men raise their hats, whilst soldiers and sailors salute it." Mrs. Devant adds that she thinks "most people conclude that the occupants of the car are connected in some way with this journal." That, of course, accounts for everything!

The Deluge.

"Dear Bull," writes a reader, "where to goodness do the responsible authorities get all the rain they are spouting on to us? If they don't stop it, surely they'll have none for Christmas!" Much to our regret, we are unable to interfere. Oh, for a Business Government!

Object of Schools.

A contemporary asks, "What is the object of schools?" Though this is the silly season, it would be difficult to select an easier one. The object of schools is to learn in youth things you will require to forget in manhood.

That Stork!

We always knew that, in the opinion of certain novelists, morality in Norfolk and Suffolk is at a rather low level, and that it is generally understood that—as in the case of Wales—nobody marries until "the stork has paid a visit." We were not, however, prepared to hear that in one of the windows of the Chaucer Press, Bungay, a notice was exhibited requesting girls employed in the works to "leave three months before confinement." We can quite understand that the few who do *not* leave are unmercifully chaffed by the boys of the works regarding their approaching "holiday."

Shocking!

We do not think, by the way, that the first pictorial poster issued by the Insurance Act champions is quite happy. To represent a huge crowd of females, mostly young girls, with babies in their arms, and describe it as one of the first fruits of the new measure, is surely open to misconception!

Pensioners and Longevity.

As a recent Return has shown, there is usually nothing like a pension for making a man live—especially if he happen to be a retired Civil Servant. There is, however, another side to the subject. For instance, we have in mind the case of a postal official who, having completed 42 years' service, retired on his pension, but lived to enjoy it for less than a fortnight—his widow and children being left entirely unprovided for. Under a system of Deferred Pay—which is likely soon to come into force—the family would have been entitled to about £200.

Then and Now.

We were looking over a list, the other day, of names of English public-houses, and were struck with the number of "Gladstones," "Palmerstons" and "Earl Russells" in the catalogue. What a change has come over the scene! Imagine the "Lloyd George Inn," or the "Asquith Arms," or the "Churchill Tavern"! And yet it is not so many years ago that the principal brewers of the country were on the Liberal side. And the Liberalism of those days compared not unfavourably with that of the present time.

Pity the Poor Editor!

We have been favoured with a subtle problem: "If a May Queen why not a May King, and (granting that) why not—in making a May Queen—May Queen a May King?" We confess we do not understand this conundrum. "Why is dead pig pork?" That is about as reasonable as a comparison between Queen Anne and mutton. This, however, is more confusing: "Concerning the new colour, bieye, I am not sure of the correct pronunciation, and it would perhaps assist me if you could kindly inform me if it has any connection with honey." We are always willing to assist anybody, particularly if we can do so at no expense to ourselves, but we venture to suggest that the colour in question is all my eye.

'Truth' on the Party Press.

"The party business in the press is overdone. It is so discredited by the violence and unscrupulousness of the cheap papers that political journalism has lost all political influence. The public has learned to see through it. There is less room for it now than ever there was, because there is a growing impatience of the humbug of party warfare and a perceptible indifference to party cries and party distinctions."—From Vol. 72, p. 391.

What is your Number? Can you do with Two Guineas? See page 331.

WATER AND GAS COMPANY DEPOSITS.

Apropos of our recent articles on Unclaimed Bank Balances, we are reminded that the great water and gas companies can be placed in the same category as the banks. These undertakings make no effort whatever at the end of a tenancy to repay the deposit which they insist upon receiving at its commencement. They excuse themselves on the ground that the tenant has moved, and they do not know where he has gone. The wickedness of the system is greatly increased by the fact that these deposits are only asked for from the occupants of the smaller class of houses, and thus the persons who suffer are precisely those who can least afford to do so. We are not unmindful of the evil, and will bear it in mind when drafting our next Bill.

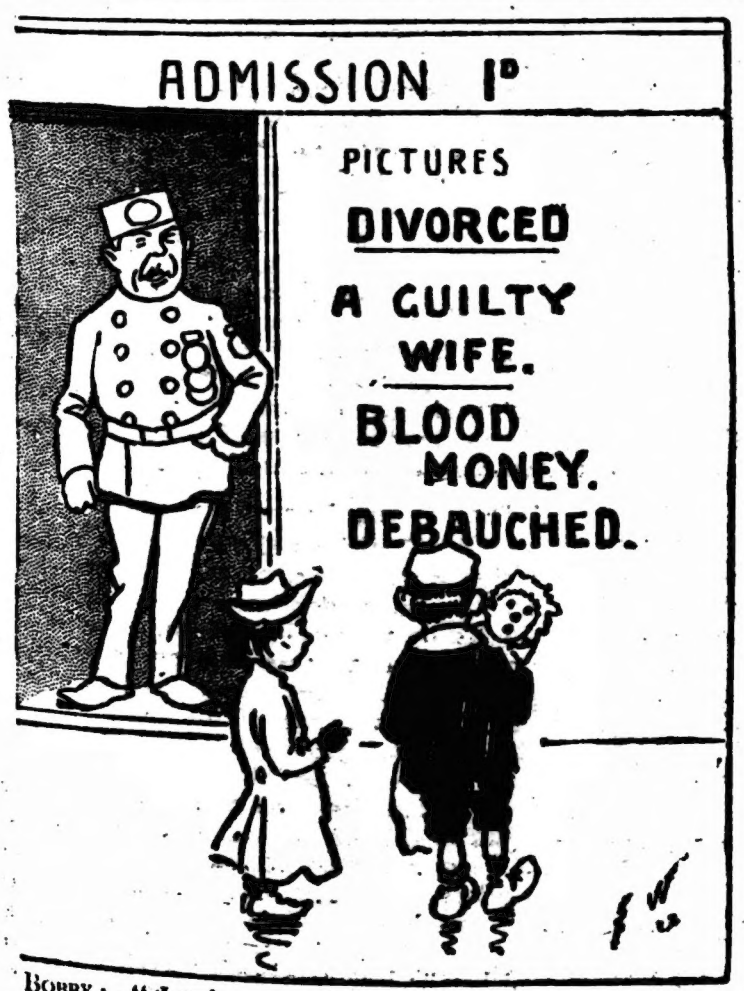
NOTHING NEW UNDER THE SUN!

We are returning from Carlsbad, *via* Basle and Berne, for the purpose of conferring with the Swiss authorities in reference to the Sweepstake question; and somebody has unearthed the following remarkable stanza from the "Imitations of the Odes of *Horace*"—published in 1813—by the famous author of "Rejected Addresses":

Tho' all the while my proper self
Is snug at home,
My pen shall roam
A modish tour in quest of pelf,
And scorning critic cavils,
I'll visit Egypt, Florence, Greece,
And then return
Thro' Basle and Berne
The London Booksellers to fleece,
And sell John Bull my travels.

THE WEEK'S "CHESTNUT":—

GIRL (*studying the new Insurance Act poster, to friend*): "Well, I don't see a single *one* with twins."



BOBBY: "LET'S GO IN, CLARA, I'M SURE BABY WILL BE DELIGHTED."

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating that "Miss Gaby Deslys, the vivacious Parisian actress, WHOSE FACE HAS SPREAD ALL OVER EUROPE AND AMERICA, *has returned to London audiences,"*

THE EVENING TELEGRAPH AND POST (Dundee)
TAKES THE BISCUIT.

For stating that under the regulations for dairies, cows and milk shops it is provided that "all COWS *and utensils should be thoroughly cleansed in* BOILING WATER *after they had been used,"*

THE ISLAND STAR (Isle of Wight)
TAKES THE BISCUIT.

For the following statement, in a tale published in "The Storyteller:" "The TEARS *dripped unheeded from the listener's* EARS,"

CAPTAIN F. H. SHAW
TAKES THE BISCUIT.

*For advertising in "The Star," his "*RED PLUM*" jam as being "prepared from* SEVILLE ORANGES *and finest sugar only,"*

MR. W. P. HARTLEY (Green Walk, Tower Bridge Road, London, S.E.)
TAKES THE BISCUIT.

For stating that "during the past few days there has been a great IMPROVEMENT *in the weather at Morecambe,* BRIGHT SUNSHINE HAVING GIVEN PLACE TO RAIN AND COLD,"

THE LEEDS MERCURY
TAKES THE BISCUIT.

For stating that those who saw Mellor "in goal for Norwich during some of the April matches have NO FEAR *of the Canaries being* WELL SERVED *in goal,"*

LLOYD'S WEEKLY NEWS
TAKES THE BISCUIT.

For advertising one of their preparations as being a "valuable assistant to INDIGESTION,"

THE NORTH WEST PICKLE WORKS (Winnipeg, Manitoba)
TAKE THE BISCUIT.

For stating that the hot weather last year "caused an excessive number of babies' deaths, while farmers were being ruined by DRAUGHT,"

THE DAILY MIRROR
TAKES THE BISCUIT.

For stating that Sir Deighton Probyn had sent a letter to the Mayor of Norwich, intimating that Queen Alexandra had subscribed to the FLOOD *Relief Fund and that "One hundred* PONDS *will be sent,"*

THE KETTERING EVENING TELEGRAPH
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

Two Guineas for a pleasant week's overtime. See page 331.

THE ULSTER PROBLEM AND THE NEW GENERATION IN IRELAND.

By L. G. REDMOND-HOWARD,
Author of "The Life of John Redmond."

The angry contests of the days of Parnell are for the most part hushed, for two of the three great problems which gave rise to them have been solved by a generous response to a sympathetic co-operation of all parties in Ireland. Wyndham's Land Act and Birrell's University Bill have laid the foundation of real permanent gratitude, hence the only real grievance left is the reform in the Castle system of Government, which needs changing from a bureaucratic to a democratic form.

Taken in the abstract, I think every moderate Englishman admits the grievance, and every moderate politician concedes the remedy; the only question raised is, what will be the effect upon the new generation, and hence it may not be without profit to know what that generation thinks.

THE OLD ORDER CHANGED.

The past twenty years have seen a complete change in men, measures and methods, and the present generation is ripe for that final concession which a certain timidity rather than conscious injustice has so far withheld.

Fenianism, for example—never, by the way, the authoritative programme of the official representatives of the people, but imported by American exiles driven to desperation—Fenianism, I say, is dead as Queen Anne, and the movement which has taken its place in the same class is the agricultural co-operative movement of Sir Horace Plunkett; and this is only one of a hundred instances of the dominant change in Irish sentiment—namely, the substitution of economics for politics.

Other examples are to be found in the "Sinn Fein" movement, applying the principle of self-help to every department of trade, while the "All for Ireland League" of Mr. William O'Brien is attempting to solve the Home Rule problem by mutual consent of all parties and creeds—as, indeed, he, according to Mr. Redmond, more than anyone else, solved the land problem; while, again, it is curious to note that, contrary to the Nationalism of twenty years ago, with its doctrines of blind obedience, nearly every important book that has appeared—save, of course, the official publications of the United Irish League—has in some way criticised the Parliamentary Party, which simply means that there is a growth of individuality in the country which says that a party which cannot stand criticism deserves no confidence. It is just because it can stand it it gets confidence.

SIGNS OF THE TIMES.

Now all these are good signs taken in their proper way, for they indicate a constructive and hence conciliatory policy instead of the destructive and antagonistic programmes of the days of Parnell.

To be a good patriot it is no longer sufficient to hate England hysterically. What is required is to love Ireland, and that not in a mere oratorical and declamatory way, but in a real, practical sense. That is the tendency of mind which I must say strikes me as most characteristic of my contemporaries in age.

That undying prejudices may be found among the veterans of both camps I would be the first to admit. Is not such in the very nature of things? But that Home Rule, which, after all, will mainly affect the new generation, will tend to confirm and perpetuate those prejudices, I most vehemently deny from the conviction of my own experience.

The world-wide adaptability of the Irishman is one of the proverbs of civilisation, and in Ireland, in spite of his differences of race, creed and class, this power to fuse into one nation has been, as Mrs. John Richard Green has pointed out, one of the strongest of Celtic characteristics, and, I may add, at no time was it more intense.

It is idle to speak of the dictatorship of the Irish Party. Since the Union gave them the balance of power it has become part of our abnormal constitution until Home Rule restores the natural, logical situation. It is idle to speak of lawlessness and order as if they were criteria of justice; for their ethical value is always objective. It is idle to speak of Unionism in its imperial sense as something distinctive of a party, for to-day we are all "Unionists" in Ireland.

Up to the present each new generation has been divided and isolated into two sectiosn, which never meet to confer on their own affairs, but which are continually running to outsiders—New York and Westminster—who are naturally only interested in so far as these sympathies are of use to themselves, which is unhealthy to all concerned—but by some strange irony most unhealthy of all to Ireland.

A PREJUDICIAL SEPARATION.

I remember well being hissed through the galleries of Clongowes for a speech which, after all, contained no phrase which I could not to-day parallel in quotations from the speeches of my uncle, or the writing of another old Clongownian. I had the privilege to meet afterwards the late Sir William Butler upon the true imperial instincts of the Irish race; so great were the prejudices of those days.

I have had occasion since to meet many of my old classmates, and could not but be struck by the change from irreconcilable hostility to real genuine desire for a permanent union, not only of all classes and creeds in Ireland, but also of the two countries, such, indeed, as I had always advocated. Everywhere I found a disgust in the artificial, though necessary, separation of the new generation—a separation prejudicial alike to Religion and to Politics.

REAL DESIRE FOR PEACE AND FRIENDSHIP.

Nay, more, I have met those who have dropped into apathy towards both, one because they ruined social life, another because they rendered intellectual life impossible, a third because both hampered commercial enterprise, a fourth in sheer disgust at their futility taken in themselves to solve the real problems of Ireland—at root economic—and a fifth because the jarring factions made life in Ireland absolutely intolerable—or, as he patriotically and wittily put it, Ireland was still the best country in the world, but until Home Rule was granted, "it was only the best country in the world to live out of."

Now all these are good signs, for they all bear testimony not against Home Rule but for it, showing that real desire for peace, friendship, which a Parliament in Dublin would consolidate and perpetuate; and they are indications far more relevant and far more significant than a quarrel of navvies in a dockyard in a spirit of religious antagonism extinct in nearly every other part of the civilised globe, and which seems to be the foundation stone upon which justification of the bureaucratic system is based.

I have no quarrel either with Mr. Bonar Law or Sir Edward Carson's tactics; any law which threatens liberties can be justly resisted—unfortunately the only things attacked are privileges—but I do quarrel with their judgment and their policy, namely, that Home Rule is impossible owing to existing prejudices, and if these prejudices are non-existent that they must be created because Home Rule is wrong.

The sophism is surely too obvious for a child learning the rudiments of logic not to see through; such antics only qualify their spokesmen for the music-hall stage.

A PLEA TO THE BRITISH PUBLIC.

What I claim of the British public is to save the new generation from the perpetuation of these bigotries and the prejudices of both parties, and allow the Irish problem to settle itself in its own way in Dublin.

Mr. O'Brien's scheme of a conference on bureaucratic reform might be good, but in the face of such tactics as those employed by the new leader of the Unionist party it could not but be futile. However hostile the leaders may be—and no one who witnessed the duel of Sir Edward Carson and Mr. John Redmond on the introduction of the Home Rule Bill could for one moment doubt it—the feeling among the new generation anxiously watching from the Strangers' Gallery was that they themselves were ripe for union and friendship.

Scaremaking may be the first principle of journalism; certainly it should be the last resource of honest politics; and the Ulster scare is very much, I always think, like the German.

What is your Number? For important alteration in our Weekly Ballot Scheme, see page 331.

THE TUBE PERIL.

AN EVER-PRESENT DANGER.

BY E. W. FLOAT.

Perhaps it is a far cry from the *Titanic* to the Tubes, but when we have done investigating the causes of the greatest wreck in history, and formulating measures to prevent the repetition of such a tragedy, steps should at once be taken to avert a catastrophe on our underground lines. We have gone on now for years without disaster, and by this very immunity from serious accident have been lulled into a sense of false security. But all is not right. We do not want to grow hysterical over trifles, but *now* is the time to institute an "enquiry" as to the conditions obtaining on our tubes—not after some stupendous holocaust has swept away hundreds of our fellow-travellers. The present overcrowding of carriages on the Underground is not only a scandal and a disgrace, but a serious menace to life. At a busy time of the day, not only is every inch of standing-room occupied, but on the platforms between the cars (where by the regulations of the line no passenger is allowed to stand) the writer has frequently been one of twelve or even fifteen crowded in between the closed doors of two carriages. Think for a moment, if, indeed, your imagination is equal to the task, what would happen if by some accident the foremost carriage were to take fire. The forward motion of the train would force the flames back on to the rear carriages, which would speedily become involved, and the tube itself acting as a perfect flue, there would not be a ghost of a chance of escape for the hundreds of passengers.

Such a condition of overcrowding would not be tolerated on lines running aboveground, where the passengers are comparatively safe. Why, then, should it be allowed eighty feet below the surface, where the risk is infinitely greater?

Compare for a moment the risks taken by passengers on a transatlantic trip with those which tube travellers daily encounter. The largest liner afloat, filled to its utmost capacity, would accommodate somewhere about 3,000 souls, whereas our tube railways (exclusive of the District) carried last year 101 millions of passengers, an average of over 276,000 daily! Then, again, the steamship companies foresee and to a certain extent provide against disaster by carrying boats and lifebelts, whereas no rescue from fire and suffocation would be possible to the unfortunate travellers entrapped in the bowels of the earth. True the cars are fitted with fire-extinguishing apparatus, but are they ever inspected, and would they be found in working order in a case of emergency?

Another serious matter needing reform is the crowding of the lifts. It seems to be an axiom with the attendants that one lift must hold a trainload of passengers, no matter how many it may have been constructed to carry. This is both senseless and dangerous when other lifts are waiting empty at the foot of the shaft. If by chance the mechanism should fail when the crowded lift is at or near the top of the well a terrible disaster might result, of which broken limbs might be the least serious feature. Certainly some of the lifts are fitted with an emergency brake, but it is doubtful whether the attendant (who is frequently occupied in examining the tickets he has just taken) could put this in operation quickly enough to save his living load.

Now to what tribunal shall we appeal? We are perfectly well aware at the outset that nothing will be done, at any rate *prior* to disaster, and the directors of the lines concerned, driven on by dividend-hungry shareholders, are not likely to take action, as obviously the more passengers they carry the better, from their point of view.

The Government are too busy with party controversies to attend to such trivial matters as the safety of life or limb.

But what the directors of the lines refuse through self-interest to do, and what the Government through indifference or inanition neglect to interfere in, must be brought to the bar of public opinion, the great tribunal of appeal. Then—and I fear not till then—will Parliament take steps to ensure that the companies at least enforce their own regulations, and if these are inadequate, take other and more stringent measures for the protection of the public. *Verb. sap.*

OUR NEW WEEKLY BALLOT SCHEME.

FOR FIFTY VOLUNTARY CANVASSERS DURING THEIR SPARE TIME, FOR ONE WEEK, AT £2 2s. APIECE.

Readers of JOHN BULL will be aware that for some time past we have adopted the system of printing a distinctive number on the cover of each copy of JOHN BULL, and of making a weekly draw for FIFTY of such numbers, which have subsequently been published, with the request that the holders would communicate with us with a view to being appointed Special Agents for JOHN BULL for one week, at a salary of TWO GUINEAS, the agreement being that they should devote their spare time to furthering our circulation in any way in their power—we supplying them with hints and material for the purpose. In this way it has not mattered whether a reader is engaged in an office, shop, factory, or in any other kind of occupation—or, indeed, in none at all. All we have required to be satisfied upon has been that the holder of each drawn number has *bona-fide* done his best to obtain us new readers, and upon receipt of his report we have remitted him the sum of Two Guineas.

Up to the present, however, we have made it a condition that several weeks should elapse before the publication of the drawn numbers for any particular issue—the idea being to allow sufficient time to get in any unsold copies of the paper in order that the scheme could not be in any way abused.

ON CONSIDERATION, WE HAVE NOW DECIDED TO ABANDON THIS CONDITION, WHICH PUTS READERS TO THE TROUBLE OF KEEPING THEIR BACK COPIES, AND IN FUTURE THE DRAWN NUMBERS FOR EACH ISSUE WILL BE PUBLISHED IN THE SUCCEEDING ONE.

With a view to bringing matters up to date, we give on page ii. of cover the numbers drawn in respect of our issues dated August 17th, August 24th, August 31st and September 7th, and to the holder of each of these we shall be prepared to pay the sum of Two Guineas upon his or her compliance with the terms of the scheme—which are in no way inconsistent with present occupations and involve no unpleasant work or loss of dignity.

Next week we shall publish the fifty numbers drawn in respect of the present issue.

SIR WALTER HOWELL.

FUN AT THE WHITE CITY—BUT DEATH TO THE SHIPWRECKED.

On a recent Saturday a great splash—in more than one sense—was made with a special exhibition at the White City of life-saving appliances, before representatives of the Board of Trade. Admiral Calthorpe, who was a member of the *Titanic* Inquiry and also on the Advisory Committee and the Lifeboat Committee, and therefore evidently in favour with the Board, attended in great state, as their representative, and with a number of the permanent staff, inspected the exhibits.

The farce of the whole thing, and a sample of the Board's method of bluff, was the testing of life-jackets and belts in the lake. This was carried out with due solemnity, several persons, equipped with the appliances, jumping into the water, the depth of which at the outside was about 3 *feet*. No wonder Captain Chalmers, its late Professional Nautical Adviser, said in his evidence at the Inquiry that the Board had *nothing to learn from the "Titanic" disaster*—nor is it likely that they will learn anything from such "tests," in which it was possible for demonstrators to keep one foot on *terra firma*.

Captain Chalmers, thank goodness, has retired on pension; when will Sir Walter Howell follow?

What is your Number? Can you do with Two Guineas? See page 331.

THE INSURANCE ACT MUST GO!—III.

REAL STATE INSURANCE—THE ONLY WAY TO WORK IT.

By T. GOOD.

[Mr. Good continues his scathing criticisms of the Insurance Act, and indicates the only lines upon which, in his opinion, a national Insurance scheme can be worked.]

A compulsory, State-conducted insurance scheme should be as comprehensive as possible in its scope, as simple as possible in its character, as economical as possible in its administration and as elevating as possible in its effects. Those are the four cardinal principles, or objects, to be aimed at. The present complicated, costly and fraudulent scheme has either got to be recast to embrace those principles, or it has got to be smashed up altogether. This Act must be mended or ended. Parliament must amend the measure in the autumn session. That is the ultimatum. If it is not complied with the people must cease to pay their contributions. We must say to the Government: *If you will not give us real insurance we will not pay the premiums.*

To get a real, business-like measure on such a vast scale as a compulsory, contributory Insurance Act must be is more than we can expect from the motley crowd of Westminster windbags. It is necessary, therefore, not merely to criticise Acts of Parliament, but to instruct the Members. The Government and Parliament in passing this scheme took their instructions from a handful of wealthy men who are shareholders in the big insurance and other companies, and who desire to break up the poor men's friendly societies and trade unions. This dirty business shall be more fully explained in a future article. The task just now is to outline a genuine insurance scheme.

THE CONTRIBUTIONS.

Beginning with the contributions, we must insist upon a fair scale and an equitable principle. First, we want to ignore the fact that some men are wage-earners and others wage-payers. We must treat men as citizens, not as employers or workmen—insure every man from the Prime Minister to the crippled beggar, and every woman who is not a wife. There must be no exemptions on account of trade or income. That will settle one big batch of disputes, and it will make the scheme truly national. Bring every man in. Never mind whether he needs the benefits or not. Leave that to him; only see that he pays just as he must pay the ordinary taxes of the country for defence, education, etc., whether he has property to defend or not, or children to educate or not. Then, if we are really decided that the contributions shall be paid directly and individually, two courses are open. We can levy them in proportion to income, or in proportion to rent paid. For example: the contributions from those who at present pay income-tax can simply be made an addition thereto of, say, 1d. in the £, and from those who do not pay income-tax ½d. for every 2s. 6d. of wages, or earnings. On the other hand, the contributions might be levied at the rate of 1d. for every shilling of rent up to 5s. a week; 2d. for every shilling above 5s.; 3d. for every shilling above 10s., and so on. By either of these methods we should be sticking to the principle of payment according to ability.

THE BENEFITS.

The next question is that of benefits. Here we must aim at three objects. First, the benefits must be scaled according to need. For example, in case of idleness through either sickness or other unavoidable unemployment, there must be paid so much per day in respect of the insured person himself, and so much for each dependent. And there must be no probationary period. The contributions must be pooled in one national fund, benefits must be payable from the first day, and they must be guaranteed by the State. Thus the sick and the unemployed would be in immediate benefit. At the end of the first week of the scheme they would draw six days' benefit, less their contribution of ½d. per half-crown received. By this method all the hardships of the Lloyd George scheme would be avoided. Poor people would not be made substantially poorer by the contributions, and the poorest would not be shut out, as is the case under the present plan. Secondly, the benefits must be just high enough to prevent starvation and put a stop to begging and the need for demoralising charity.

Thirdly, they must be low enough to prompt thrifty and self-respecting people to pay voluntarily for additional benefits through the friendly societies and trade unions. The State-guaranteed benefits might be at something like these rates: Per man or working woman per day of idleness, 1s.; per dependent, 3d. per day extra; at death of man, £10, and the continuation of the payments in respect of all children until 14 years of age, with an additional 6d. per day, or 3s. per week, for the widow for a year. As for medical benefits, they should be left out. The doctors and hospitals, and also the clubs and unions, should be left just where they are, or where they were before the Lloyd George scheme upset them. With our great network of friendly societies and club doctoring, our ever-open hospitals, etc.; and with doctors always ready to give long credit where needed, not forgetting the workhouse hospitals for the very poorest classes, there was neither need nor excuse for the Lloyd George interference.

AND THE ADMINISTRATION.

The next question is that of administration. Under the Lloyd George scheme we have not only a ridiculous card-stamping arrangement, but no end of friction between employers and workmen and the various societies. On top of that we are incurring an enormous liability in respect of officials. While that is so, we are doing nothing to reform or cheapen the ordinary isnurance business. Side by side with an army of something like 100,000 insurance agents we are going to run another costly army of Government Insurance Inspectors.

Taking the two together, we are going to pay at least £50,000,000 a year for the administration of our insurances—for inefficient administration. We must simplify matters. We have a number of insurance companies and collecting societies, with 100,000 skilled officers and agents in the field, and we are proposing to insure the nation against hunger in the event of illness and unemployment as well as against death. And we are proposing that the people shall pay their sickness and unemployment contributions directly and individually, as most of them already pay their death insurance premiums. Very well; the course is quite clear: nationalise every insurance company and collecting society in the country, take over the whole of their business as a going concern, graft the new compulsory sickness and unemployment insurance on to that, and make every agent a civil servant. These agents know the people, and the people know them. Nearly every house in the country is visited regularly by these men. They are on the job already. They, and they alone, are the men to be entrusted with the new scheme—employed as civil servants instead of mere business-getters for rich companies. These agents would gather the contributions and pay the benefits in the people's own homes. The agents would get their livings without sharp practices, and the people would get their insurances—sickness, unemployment, old-age, death, fire, etc.—guaranteed by the State.

If we decided to have State railways we should nationalise the existing railway system and employ the existing skilled railway workers. We should not build a new system and run it with novices—at any rate, a Business Government would not, though after this insurance mess there is no knowing what a Party Government may do.

In the next article a little light will be thrown on the backstairs influences that have made the Lloyd George scheme the mess that it is, and a brief explanation will be given of the methods by which it is intended to rob the community.

Two Guineas for a pleasant week's overtime. See page 331.

PICTURE PLOTS.

AN ANSWER TO "PARENTS AND PICTURE PALACES."

By R. L. H.

You are very right in striving to prevent the necessity of a Censor of Films. There is too much of the Censor and nurse-maid idiocy in the air at present. But I do not think that films such as described by your correspondent in "Parents and Picture Palaces" do any great harm, undesirable as they are. I think their harmlessness arises from the fact that children do not understand them. To seasoned people they are boring. Of course there are young fellows who take an evil pleasure in such pictures, but that sort will find the same delight in many artistic pictures, drawings and even posters.

I think if a Censor is going to be appointed it will be solely on account of the pictures in which crime, tragedy and would-be heroics are the dominant features. Has there not been an outburst of child crime lately, revolver using by mere infants, the buying of tickets to Canada with stolen money by boys of eleven and twelve? And the cause is that America has flooded our picture palaces with Wild-West dramas until we elder ones are sick and tired. But the youngsters love them. The shooting of Indians and gamblers, the lynching of horse-thieves, the youngsters absorb by the thousand foot. These are the films that are going to bring us a Censor of Pictures.

To add to it all, the pictures portray life in the West in a distorting mirror. Cowboys have to work too hard to be eternally on the rampage or always ready with horses saddled, and chapereros (woolly trousers) on leg, to rescue some maiden in distress or round up some lawless villain. I worked some years as a cow-puncher, and I know. It is the lowest form of work that can be got on the ranches of the West, and nobody with an atom of intelligence stays a cow-puncher for longer than he can, or would ever dream of making the becoming of one his ambition, as does many an English boy to-day.

Up till last year, good plays, cleanly thought out, well acted, were nearly all French and Italian (curious that the Continent should produce the best and the vilest!), but I am sorry to see that the French, realising the demand for Wild-West pictures, have begun to produce them, often very ludicrously.

You will ask, where does England figure? England doesn't figure, and never will to any extent. Why? The answer is simple, and does not cast any aspersion upon us as a nation. The fact is, the light isn't good enough. For the taking of these very rapid films the light must be excellent, and it is only in places possessing a climate worthy of the name that good films can be obtained. However, England is doing her best now. Up to last year we only played at it. Film companies then (and, I am sorry to say, one or two now) thought a chase through the streets and a fall in the river good enough plot for anybody. They relied for actors on out-of-work clerks at 2s. 6d. a day and, when they did employ professionals, chose those out of the second-rate "fit-ups." Yesterday I saw an old English film in which the bold hero rode a horse like a tailor, held a gun (I mean a revolver) like a toasting-fork, and when he wasn't scratching his head was rubbing his chin.

Still, England is doing her best, and if only we could have a bright summer or two we would oust the American, the French and the Italian, and show on our screens clean-minded, well-thought-out, well-acted plays like, for all our grousing, the English stage produces.

GERMAN BOY SCOUTS AT FALMOUTH.

TEACHING THE YOUNG IDEA HOW TO SPY?

For a whole fortnight there has been anchored in Falmouth Harbour a German training-ship with 400 cadets on board. These youngsters have had the time of their lives, taking the depth of the harbour, particulars of the surrounding coast, etc. Of course, no one took any notice of them—they being merely Boy Scouts. But some boys can do more damage than men.

CHOOSING AN APPROVED SOCIETY.

DO NOT BE COERCED—WHAT WE ADVISE.

In order to obtain signatures for the Approved Society they represent, agents have allowed their zeal to outrun their discretion. Threats have been made as to what would happen if the person canvassed refused to sign the application form. We have exposed many of these devices, and are glad to notice that our protests have borne fruit. The Prudential General Manager, for instance, adopted the proper course when he instructed the staff to make it understood that "in all cases where prospective members are canvassed, whether singly or collectively, they should be informed in clear and unmistakable language that they are under no obligation to join a particular society; even though it may be recommended by their employer, their choice of a society being absolutely free and unfettered." Mr. Thompson is to be commended for having issued these specific instructions, and the example thus set should be generally followed.

The selection of an Approved Society is of great importance, and we are constantly asked to advise upon the matter. We prefer, however, not to take responsibility where so many are concerned, especially as the Act gives everyone till October 15th to make up his mind. Meanwhile, many of the Societies will doubtless submit to the Insurance Commissioners' schemes, under Section 13 of the Act, for substituting other benefits for the sickness and disablement benefits provided by the measure. In cases, therefore, when an assured person does not lose wages, or employment, on becoming ill, and for whom other benefits in lieu of sickness and disablement benefit (such as pensions) would be a more suitable form of provision, the insured person would be well advised not to join any Approved Society until he can find one which has framed a special scheme under the Section more suitable to his special needs than the ordinary sickness and disablement benefits—keeping always in mind the desirability of joining before October 15th. This advice applies especially to domestic servants, clerks and shop assistants. We should mention, however, that this section does not enable an Approved Society to substitute any of the "additional benefits" specified in the Act for the sanatorium, maternity or medical benefit.

HARD (RAILWAY) LINES.

POOR CHEQUES FOR BELFAST CHECKERS.

The life of the checkers at the Midland Railway shed at Belfast seems to be anything but "merry and bright." They work from 6.30 a.m. till 8 p.m., less an allowance of 3½ hours for meals. Their employment is carried on in the midst of nerve-racking noise—men yelling and whistling, trucks going up and down the shed, etc., etc. One of the men, with twenty years' service, gets for this hard and trying work 26s. a week—and he has a wife and seven children to support! Another, with two years' service, doing easier work, but employed the same number of hours, gets 25s.; another with nine months' service has 24s. 6d.; one who has been six years with the Company, 22s. 6d.—the same princely stipend being received by a man who has been there for but six months—while a youth of sixteen, doing precisely the same work, gets 7s. 6d. All these are compelled to pay a penny every week to the Royal Victoria Hospital and threepence for Health Insurance. Little wonder that some of them, even when teetotalers, are never out of debt. Their lives are a constant round of financial anxiety and worry, as, should anything go wrong with the delivery of the goods passing through the shed, the blame is usually placed on their whitened heads.

WHAT IS YOUR NUMBER?

SEE SPECIAL ANNOUNCEMENT ON PAGE 331.

THE NAVY'S BITTER COMPLAINING.

By T. T. P.

It is surely reasonable to expect that the Navy of an Empire such as ours would be efficient, numerically strong, satisfied, and the men well and fairly treated.

Yet it might almost be said that the exact opposite is the actual case, for without doubt the lower grades of the glorious British Navy are seething with discontent.

They are dissatisfied with their pay, their conditions, treatment and a thousand other things. They bitterly complain of the difference in their treatment and that meted out to the Army. They feel it is unfair that they, who after all are but another branch of the same firm, should be so differently treated in regard to kit, leave, recognition of families, etc.

Furthermore, these Navy men have a just cause for their murmurings, and until their wrongs are righted and efficaciously dealt with by the authorities, England, instead of being guarded willingly and cheerfully by men thoroughly satisfied with their conditions, will be dependent upon men whose hearts are eaten out by discontent.

The tars themselves would, it may reasonably be argued, fight as well under present conditions as any others, not being the sort of men to shirk their duty for economic reasons. Possibly so, but it must be borne in mind, on the other hand, that enthusiasm is half the battle, and how can one expect a man to be whole-heartedly enthusiastic in a cause when he is badly paid, overworked and subject to undue restraint?

Some Principal Grievances.

No matter how conscientious he might be under ordinary living circumstances, it cannot but be admitted that the result of the oppression of years is bound to reflect more or less in the conduct of the individual. That can be very easily proved by studying the domain of commercialism.

A leading grievance amongst Navy men is the fact that they have to provide their own kit and, furthermore, that the kit is oftentimes of such a slovenly nature. For the price that the men have to pay they contend, and very rightly, that they could obtain better cloth and better fitting in an ordinary tailor's. As a matter of fact, some of the men have their clothes made by a ship-mate where possible. Surely it would be imagined that the contractors, with the ordinary amount of profit accruing to them, could afford to take a little more care in attending to individual wants and providing a more lasting cloth?

Then as to pay, it is the standing saying that "the last rise we had was in Nelson's time." Now, would this be suffered by any sphere of labour other than Admiralty service? I trow not. Most other grades of working people look for, and obtain, regular increases commensurate, of course, with their ability and perseverance. This should also be the case in H.M. Navy, and thus induce men to put more personal and livelier interest into their work.

Coaling Hardships.

Another sore point is the insensate competition for coaling records—when men are worked like slaves with an utter disregard of the physical aspect of the question, merely to set up a new record. Of what use to the country is the possession by one boat of the honour of having coaled, say, 2,000 tons in ten minutes less time than another?

Do the Admiralty think, in permitting such nigger-driving, that a man just finished perhaps a hard day's manœuvres, can turn to and work like a machine for a couple of hours or so, without the ultimate effect on his constitution being to the detriment both of the man and the Navy?

Again, owing presumably to the shortage of trimmers and stokers, O.D's. and A.B's. have to assist in trimming coals. It is true they are slightly recompensed for this extra hard work, but when a man ships as a seaman he would hardly wish to be ordered below to work in a blinding dust for several hours doing the work of another grade. Gun-men also do the same class of work, and this appears to be the acme of insanity, inasmuch as the goggles at present provided are not adequate protection for the eyes of these men, whose keenness of sight is an absolute *sine qua non* of success. The Admiralty should remedy this by provision of better and more efficient eye-guards.

Canteen troubles, too, are another reason for justified grumbling, and the authorities would not find their labour in vain were they to take the trouble to enquire into the price of commodities purveyed and the *quality*. Tobacco and cigarettes are free of duty, and could very easily be sold to the men at much cheaper rates than those at present existing. In connection with the canteen it must be remembered that the men on board ship have not the choice of several shops, each offering various kinds of the one article, but have to take what is given to them or go without—at the same time paying shore prices.

Another complaint is that the wives of soldiers, together with their families, are recognised by the authorities, whereas a sailor's family is treated as *non est*. Here, of course, the writer concurs with the attitude adopted by some people on this question, *i.e.*, that in a matter of this description it is rather difficult, and possibly dangerous, to generalise.

But what does seem practicable at first sight is a further increase of pay, however slight, to married men.

High Time for a Commission.

Finally, as to leave. At Spithead some little time ago the men had to wait for some three or four hours of their actual leave before they could be landed, a doddering old gun-boat which went the rounds picking up leave-men being quite unfit for the task of landing men quickly or with as little delay as possible. One ship in particular, I believe, chartered on its own account, a "ferry-liner," to take the men off and bring them back, the money coming, I assume, from the canteen funds.

Now these are but a few of the serious complaints which are the subject of daily conversation, but they are of sufficient importance to clearly evidence that it is high time the Admiralty took the subject in hand and appointed a thoroughly business-like Commission to carefully examine the *pro et con.* of the various matters and, once and for all, render conditions amongst lower grades such as will be calculated not to deter, but to invite men to join our Navy. Such a Commission would be well on towards being a farce if representation of each grade were not allowed.

As matters are at present, there can be no wonder that the Navy is under-manned, as it most certainly is. Why on a certain boat not a hundred miles from Portland Roads one day there were not sufficient men aboveboard to man the two boats that are usually dropped should the cry of "man overboard" be heard, the result being that, had a man gone over, only one boat could have been immediately dropped.

Why Men Do Not Join.

I ask any sane member of the British community if he is really surprised that men will not join the Navy in the face of such retarding influences.

Is it to be wondered at that many of the men who do join do so because they are no good at anything else, and are consequently not much use in the Navy?

What is wanted, and what will have to be granted sooner or later, is extra pay all round (or perhaps a free kit) and a thorough examination into other complaints, individual and collective. I can take it upon myself to assure the Admiralty that their time would not be wasted, provided the enquiry was conducted on some sort of business basis and not in accord with the customary farcical proceedings.

Until such a consummation is brought to pass, the very type of men that are required, nay, almost essential, in the Navy will be conspicuous by their absence. With the present condition of affairs, immediately a man has served the minimum time he clears off in a rush.

With these conditions ameliorated, there is no doubt many men would sign for a further period, and one man fully experienced is the equal of five raw hands. This fact couldn't be denied by even the Admiralty.

If the authorities are really enquiring into the subject, as is said, I would respectfully urge upon them that it is their bounden duty, a duty owing to and expected by the country at large, to see that the men upon whom we rest for our sea supremacy are fully emancipated and fairly treated as valuable and worthy members of the community.

Otherwise there is sure and certain trouble ahead.

What is your Number? Can you do with Two Guineas? See page 331.

CLERICAL CLAP-TRAP.

PULLING A PARSON'S LEG.

A few days ago the following appeared in the press :—

SAVED BY A HYMN.

Archdeacon Madden, of Liverpool, speaking at the Bishop of Hull's Mission, at Bridlington yesterday, on the efficacy of prayer, said he was told a strange story by one of the officers of the *Mauretania*.

One night the ship was speeding across the Atlantic when the man on the bridge said he heard the sound of singing on the waters. The officer was so amazed that he stopped the engines and called the captain. The singing, in a woman's voice, of the words " Jesu, lover of my soul," was heard faintly over the moonlit waters, and though they were unable to see anything from the ship a boat was lowered and the sailors rowed in the direction of the voice.

They found a woman with a little child in her arms tied to a raft. She had been singing the hymn in prayer, feeling that there was no hope of their being saved.

The mother and child were taken on board.

Being unable to find any record of this interesting event, we wrote asking the Archdeacon whether he had been correctly reported, and, if so, the date upon which it occurred.

To this the rev. gentleman replied :—

DEAR SIR,—I am much obliged to you for sending me the newspaper cutting, which I had not seen. It is not quite the accurate story. The whole facts are worth recording.

I was on board the *Mauretania* in mid-Atlantic when the marconigram arrived with the news of the terrible disaster to the *Titanic*. That night, in the saloon, a number of us were talking over the question of " Providences and Prayers," and I told them :—

1. That I had intended sailing by the *Titanic*, but received a cablegram from Denver, Colorado, which led me to book by the *Mauretania*.

2. That my friend, the Rev. Stuart Holden, who had booked his passage on the *Titanic*, had to cancel it two or three days previous to the sailing of the ship, owing to the sudden illness of his wife. The illness turned out to be only of a temporary nature.

A young man in the company then told us that he had not only booked by the *Titanic*, but had sent all his luggage on board, and through some misunderstanding arrived at Southampton two hours after the vessel had sailed.

We then passed on to talk about " rescues," as, when we were two days out from Liverpool, a saloon passenger had jumped overboard. It was a dark and foggy night, and although a boat was lowered, and life-buoys, with a light attached, were cast over the side, the man was not found. One of the passengers told us of a fireman who had jumped overboard from the steamer in which he, the narrator, was a passenger. Although a boat was lowered the man could not be found. That man, brought to his senses no doubt with the cold plunge, struck out and kept himself afloat for three hours, when he was picked up by a steamer following and was landed at Gibraltar.

Then a passenger, who said he had been a ship's officer, and if I recollect rightly had been in an American ship as second officer, told the story of the rescue of the woman and the baby from the raft. He told of the singing of the hymn, etc., as I related it.

The story was not told by one of the officers of the *Mauretania*, but by a " ship's officer " on board the *Mauretania*. I probably said by an officer on board the *Mauretania*, when I should have said a ship's officer who was a passenger on board the *Mauretania*. The narrator of this story did not say anything about the rescue being an answer to prayer. He only told the facts. I said " I believe that rescue was an answer to the prayer of the poor woman." The ex-ship's officer, who told the story, was an American, and I understood the rescue happened when he was a young man—when he was second officer on board his ship.

I thank you for the opportunity of relating these facts in a more perfect way than can be done in a condensed paragraph in a daily paper. I accepted the officer's word, as I could see no object in his inventing such a story, particularly as the news of the *Titanic* disaster had given a serious turn to the conversation in the saloon.

Now, we seriously ask our rev. friend, first, if he would have swallowed this Yankee yarn had it not fitted in with his professional teaching? Secondly, if the lady was singing through a megaphone? Thirdly, what became of the other shipwrecked passengers; and, fourthly, for what reason he thinks Providence specially selected him, the Rev. Stuart Holden and the anonymous fellow-passenger for preservation when making out the list of prospective *Titanic* victims?

MONEYLENDERS OR PAWNBROKERS?

GRIFFITHS AND GRIFFITHS' VALUATION.

Some few months ago a Bermondsey woman, who wished to buy a little business, scraped up all her valuables—a watch and chain and four rings—and pawned them for £40. Subsequently finding that she could not pay the interest, she called upon the pawnbroker and asked him to purchase. This, of course, he was not allowed to do. Faced with the difficulty of both losing her jewellery and her little shop—which she states was just beginning to pay—and seeing in a newspaper an alluring advertisement inserted by the notorious moneylenders, Griffiths and Griffiths, in her despair she walked into the spider's net at Red Lion Street. First of all, she paid the enquiry fee of £1, and, as is usual with this firm, was then told that " the loan was refused." She thereupon saw Mr. Griffiths personally, and told him of her pledged jewellery, when he said he would purchase the vouchers. She asked £15 for them, but he beat her down to £10, and at that figure they changed hands. Griffiths paid by cheque, and a few hours later it passed into the hands of a neighbour of the woman's, who advanced £3 on it until such time as a bank could clear it.

The jewellery was at once redeemed, and a few hours later Griffiths despatched a telegram to the woman asking her to call immediately. Alarmed, she rushed off, and upon seeing him was roughly informed that the jewellery was not worth anything like the money given for it—and that he had stopped payment of the cheque.

Now the person who had advanced the £3 on the cheque was almost as poor a woman as herself, who was consequently greatly distressed at the turn of events. Thereupon Griffiths said, " If you will sign a promissory note for £15, repayable by instalments, I will allow the cheque for £10 to be paid." The poor creature, in no mental condition to grasp the real meaning of the transaction, signed and hurried away. Now, however, she realises that Griffiths have lent her £10 for £15, and have also obtained the benefit of the pawnbroker's margin upon her jewellery.

For a time, however, she kept up her instalments regularly, but now they have fallen into arrear, and the bloodsuckers threaten County Court proceedings. We strongly advise her to tell Griffiths to get along with the summons, and on the hearing of it to lay the full facts before the Judge.

By the way, Griffiths' place of business is now at 68, Fleet Street. How handy it would have been in the old days of imprisonment for debt!

SARTORIAL SCRUPULOSITY.

A TIFF IN A TEMPLE OF TEMPERANCE.

" Me and my friend went to the Temperance Billiard Halls last evening to play a game of billiards," an indignant correspondent informs us. One of the attendants went downstairs to get the balls, as they thought. " Me and my friend," however, were doomed to disappointment; for the man came back and told them they could not play. Resenting this reflection upon their skill, " me and my friend " enquired the reason of the insinuation. They were told that they would not be allowed to play because they were not wearing collars. Our correspondent wants to know whether " all the men are to be excepted that don't wear collars and ties, because the majority of Hammersmith men wear silk neckerchiefs." " Me " himself says he has worn one all his life—not the same one, we presume—for he goes on to say that his neckerchiefs are " all first-class silks, much more expensive than collars and ties." He admits that collars " make a smart appearance," but he contends that " if this place is restricted to men who wear collars and ties it had no right to have been built in Hammersmith; I think me and my friend were greatly insulted by two men who had forgotten their position." We quite agree that the owners of billiard saloons, temperance or otherwise, ought not to be permitted to lay down ridiculous regulations on matters of costume. After all, we have even seen quite nice people playing billiards in their shirt-sleeves.

Two Guineas for a pleasant week's overtime. See page 331.

"THE 'FRAUD' OF EUGENICS" CONTROVERTED.

A REPLY TO MR. HERBERT VIVIAN.

By W. G. Noble.

I perused Mr. Herbert Vivian's article, entitled "The 'Fraud' of Eugenics," at first with amazement, then with disgust, and finally with derision. There is a saying in legal circles that "when you have no case you should abuse your opponent." Recollecting this, I felt that Mr. Vivian had no case, and then, being amused at the weakness of his arguments, I was inclined to dismiss the matter with contempt; *but* I felt than an injustice was being done to a very young—indeed, a baby—science, and I am impelled to join issue with Mr. Vivian's statements. Such scathing comments on early attempts at scientific investigation are as unfair as the gibes and sneers with which Stephenson's "Rocket" and Arkwright's weaving machine were received by the blind and unreasoning.

The Eugenics *Education* Society.

My first point in defence of the baby science, and by far the most important one, as it states in unmistakable terms the *aim* of eugenists in the present state of knowledge, is that the title of the society of the exponents of the science shows that *education*, rather than *legislation*, is their aim. The Eugenics Education Society, the acknowledged authority in matters concerning eugenics in this country, officially states its aims and objects as follows:—

(1) Persistently to set forth the national importance of eugenics in order to modify public opinion and create a sense of responsibility in the respect of bringing all matters pertaining to human parenthood under the domination of eugenic ideals.

(2) To spread a knowledge of the laws of heredity, so far as they are surely known, and so far as that knowledge might effect improvement of race.

(3) To further eugenic teaching at home, in the schools and elsewhere.

From consideration of these aims it does not appear, nor can it be shown, that eugenists are obscene, half-witted busybodies who desire to stamp out love, sentiment, all the noblest instincts of the soul, and try to hoodwink us. Because the prisoner in court is proved to be a murderer or a thief we must not assume that judge and jury, counsel and public, are equally murderers or thieves; yet such is the line of argument Mr. Vivian tries to make the readers of John Bull accept. Mr. Vivian's ribald jest rebounds upon himself and illustrates the childishness, *not* of the eugenists, but of his own puerile and futile arguments. Mr. Vivian's gibe, "but what have the unborn ever done for us," is one of the most unfortunate of his scoffing remarks, for of all the innate traits of human nature provision for the future generation is probably the most constant and deeply rooted. A. E. Housman, a Jubilee poet, said:

"Get ye the sons your fathers got
And God *will* save the Queen!"

And did not Oliver Wendel Holmes suggest that we "reform a man by beginning with his grandfather?"

Why there is *Need* for Eugenics.

Society is composed of human integers upon whose health of *body* and *mind* social integrity depends. Diseases affecting the social body exist comparable to those affecting individuals. Just as diseases affecting certain areas of cells, the individual constituents of the animal body, may vitiate the health, not only of the neighbouring cells, but of the entire body, so may the mental, moral and physical diseases of the human body-entity react injuriously upon other individuals, and also upon society itself. In like manner a constitutional disease may produce secondarily diseases of remote cell areas of the body, whether the cells be general or special in their function, and so serious disturbances of the social body may produce disastrous effects in the physical and psychic constitution of individuals, whether taken alone or as specialised groups or classes.

There is, then, a disease of the social body comprising most of the evils from which society suffers. Crime, prostitution, pauperism, insanity in its sociological relations, anarchy, political corruption and adverse economic and industrial conditions, with their lock-outs, strikes and other labour quarrels, and their causes, congeners and results are the most important phases of social disease. The fact that social diseases are often due to actual physical disease in offenders against society in itself justifies the use of the term "social pathology," which in its turn justifies the existence of eugenics.

No Menace of State Interference.

The futility of moral measures and legal enactments in reducing the great mass of social inefficiency, as demonstrated by past experience, is explicable only upon the ground that there is something more than free will to account for pernicious development. Free will is operable only in the case of the individual. It accomplishes little or nothing in correcting the evolutionary influences responsible for the production of national delinquency and unfitness. It is certainly remarkable and even startling to find that national unfitness is due to certain influences operating by a fixed law. It has been shown by statistics that there is a constant proportion in the ratio of criminal acts to the number of the population. This is the case with those crimes which seem quite independent of human foresight, such, for instance, as murders, which are generally committed after quarrels arising from circumstances apparently casual. Nevertheless we know from experience that every year there takes place not only the same proportionate number of murders, but that even the very instruments with which they are committed are employed in the same ratio. If, as seems perfectly clear, the unfit individual is a product of certain conditions of heredity and environment, over which he has little, if any, control, and for which our social system is directly or indirectly responsible, if these conditions are remediable by society, then society's responsibility and duty are clear, and so it becomes a national and individual *duty* to make *conscious* efforts to improve the human race.

Prevention before Cure.

What is the remedy at present in vogue for the treatment of degenerates, deficients and delinquents? Society punishes the vicious child *after* a criminal act has been committed, and sends the diseased one to the hospital to be supported by the public *after* he has become helpless. We spend thousands for sectarian universities, thousands for foreign missions, but few pounds for the redemption of children of vicious propensities or corrupting opportunities, and who are the product of our own vicious social system. Every penal institution, every expensive process of criminal law, is a monument to the stupidity and wastefulness of society—an expenditure of money and energy to *cure* a disease that might largely be *prevented*, and more logically treated where not prevented. The celebrated Juke family, descendants of Ada or Margaret Juke, the mother of criminals, cost the U.S.A. 1,300,000 dollars. The history of a similar family in Germany showed it to have cost the state £2,500 per annum, and the total cost reached the enormous amount of £252,000. It is obvious that there must be many "Juke" families in the various social systems, and, oh, how much better the money could be expended!

The "Fraud."

Two concrete examples will fittingly conclude this refutation. The "chapter and verse" of the cases can readily be verified. A young healthy woman married a man known to be tuberculous. She has had five children in six years, and is expecting another. *All* the children are more or less *tubercular*. Would it have been such a "mendacious fraud" to have persuaded that young woman to look further afield for her life-partner, and would her cup of marital happiness have been any the less had she found a husband healthy and strong? Again, a man, a deaf mute, has married a woman also a deaf mute, and they have had two children, a son and a daughter, who are *both deaf mutes*. Would it have been such a "wicked fraud" to have persuaded these two people to have consecrated themselves to some other walk in life? No, the science of eugenics is *not* a *fraud*. Its role is educative, and it is destined by its encouragement of race culture and parenthood to be one of the most beneficial movements ever established for the material good of the great human family.

What is your Number? For important alteration in our Weekly Ballot Scheme, see page 331.

THE DEBT-COLLECTING TRICK.

OLD PRACTITIONERS STILL AT THEIR LITTLE GAMES.

Readers of JOHN BULL will have gathered that in several cases people professing to collect debts from tradesmen are apt to let the transaction stop at that point, retaining the money got in on the plea that—though their prospectuses lead their clients to believe that a small commission on amounts recovered is their only remuneration—commission is due at the *highest* rate on all accounts withdrawn from their hands, even though the cause be their unsatisfactory methods of business, while a heavy charge for correspondence, postage and stationery accounts for the balance—indeed, it is by no means unusual, when a statement has been rendered (which it is frequently very difficult to obtain) to show that the creditor owes the collectors something.

Two firms which have before received our attention in regard to this matter are Freeman and Lambourne, of the "London and Provincial General Accountancy Offices," 12, Theobalds Road, Holborn, and the "United Kingdom Colonial and Foreign General Accountancy Offices," conducted by I. A. Hardy & Co., of 70-72, Chancery Lane.

A fresh complaint regarding the former concern is that of an Essex tradesman, for whom was collected the sum of £1 14s. 6d., and who was charged 3s. 6d. for commission—in respect of which he does not grumble—but, debts representing a further £16 13s. 7d. being taken out of Freeman's hands, in regard to them a charge was made of £1 13s. 3d.! In addition, 8s. 1½d. was entered up for postages. Result: the tradesman is stated to owe Freeman's 10s. 4½d.

The most notorious people working this little device are, however, I. A. Hardy and Co. A greengrocer, in a small way of business, employed them in October, 1909, to collect two debts amounting to £2 15s. 8d. After being pressed, they have now rendered an account charging 5s. 7d. for commission and £1 6s. 10d. for postages! By the way, Hardy's, despite their grandiloquent style, rent only a small room in Chancery Lane, and are seldom to be found there. Persons who have trouble in getting a settlement from them are advised to apply at 113, Mount View Road, Stroud Green, N.

CHARITY'S SWEET REWARD.

The subject of Human Document CCVII. writes:—

I have much pleasure in sending you a few lines to thank you and your readers for your kindness to me. The appeal in JOHN BULL dated August 17th, which was so successful and passed all anticipations, has so delighted me that I feel I cannot express how grateful I am. It makes me feel a different man to know that my wife and kiddies are prepared for several months, through your kindness. The way you have decided to pay the money has pleased me very much. The only thing left is to thank you and your kind readers. That I do with all my heart, in my humble way.

You have also prevented me from sending money to Home Employment frauds; in fact, JOHN BULL has given me so much pleasure one way and another that it would be impossible to thank you enough.

As for your representative, I think he is the right man in the right place. To compare him with the representatives of the Charity Organisation Society who came to me, and after finding out all they could about me, came to the conclusion that mine (like all others) was too long a case, and closed the case without giving me as much as a loaf of bread!

We should, perhaps, explain that the course we usually adopt in distributing the money kindly sent us by readers for such deserving cases is—unless special circumstances render the bestowal of a lump sum desirable—to remit, say, 10s. to 15s. weekly—which provides rent and a few shillings for living, and, we are glad to say, frequently enables the subject for whom we have appealed to "turn the corner."

MRS. BULL.
EVERY TUESDAY. ONE PENNY.

HUMAN DOCUMENT.—CCXI.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

AN APPEAL FOR AN INVALID FATHER OF FOUR CHILDREN.

We make this appeal on behalf of a poor man, stricken with consumption and laid up in a sanatorium for the last ten weeks, the doctors saying that he will never be fit for work again. The wife also is a sufferer, having floating kidneys, and is forced to cease work. She was at one time an inmate at a hospital, but is now obliged to be at home to look after her children, who are all too young to do anything for the support of themselves or their parents, the eldest being 11, while the others are 4 and 2 years old, and the baby but 8 months. The infant of 2 years is in the infirmary, not having proper use of her legs. All these children are weakly through the want of proper food. If any of our readers would assist them, these poor creatures would be ever grateful. At present there is nothing but the workhouse before them.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named—

CCI.—"Inasmuch," £2.

CCVII.—"Mo," 1s.

CCVIII.—Lady B., £2; "Sympathiser," 2s.; "Olga," 6s. 6d.; R. S. G., 2s. 6d.; H. B., 5s.; E. M., 2s. 6d.

CCIX.—S. F. A., 1s.; G. F., 2s. 6d.; R. S. G., 2s. 6d.; "Nonie," 1s.; "Freemason," 1s. 6d.; "Lonely Widower," 1s.; "Thistle," 2s. 6d.; "Jayesseh," 1s.; A. T., 2s. 6d.; "Sherboro," 2s. 6d.; "Sympathiser," 3s.; J. H. N., 2s. 6d.; "Minehead's Winnings," 2s. 6d.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

LONDON.—Mrs. Marks, Archduke Charles, Rodney Road, Walworth, 1s. 3d.; Mr. A. Skinner, Crown and Anchor, 116, New Kent Road, 8d.; Mr. E. H. Westley, The Castle, Old Kent Road, S.E., 8½d.; Mr. A. Huth, 94, East Street, Walworth, 2d.; Mr. C. A. Simpson, Cornwall Arms, Cornwall Road, Lambeth, 1d.; Mrs. G. Napper, Beresford Arms, Beresford Street, Camberwell, 7½d.; Mr. H. Ault, 7, Albany Street, Camberwell, 5d.; Mr. P. Backer, 256, Walworth Road, S.E., 2s. 8d.; Mrs. R. Lyon, 40, Old Kent Road, S.E., 1s. 9½d.; Mr. F. W. Pile, 33, Southwark Bridge Road, S.E., 1s. 1½d.; Mr. F. Pavey, 63, Long Lane, Bermondsey, 6d.; Mr. H. Royal, 107, Bermondsey Street, S.E., 1d.; Mr. W. H. Deathe, 1a, Marshalsea Road, Southwark, 3½d.; Mr. J. Cogger, Antelope, 48, Weston Street, S.E., 3d.; Mr. W. R. Talbot, Borough Market, S.E., 6d.; Mr. H. Ash, 156, Weston Street, Bermondsey, 6½d.; Mr. F. Huggins, Brunswick Arms, Stamford Street, S.E., 3s. 1d.; Mr. F. Bridge, 176, Union Street, Southwark, ½d.; Mr. C. Sandom, Cross Keys, Endell Street, W.C., 1d.; Mrs. Catherine, Cherry Tree, Bermondsey, 5½d.; Mr. W. J. Ball, Printer's Arms, Lower Kennington Lane, 9½d.; Mr. F. Shields, The Cricketers, Newington Butts, S.E., 8d.; Mr. A. Boltslawser, 151, Drury Lane, W.C., 9d.; Mr. L. Bartlett, 251, Evelyn Street, Deptford, 5d.; Mr. W. Bartlett, 83, Rolt Street, S.E., 2s. 7d.; Mrs. Beare, 440, Southwark Park Road, S.E., 6d.; Mr. C. Butcher, Admiral Hawke, Jamaica Road, S.E., 6d.; Mr. A. Chaplin, Angel Tavern, 73, Lambeth Walk, S.E., 3½d.; Mr. M. Pollack, Carpenter's Arms, Dante Road, S.E., 1s. 8d.; Mr. P. Backer, 256, Walworth Road, S.E., 1s. 5½d.

SOUTH FAMBRIDGE.—Mr. H. J. K. Balls, Anchor Hotel, £1 1s. 10½d.

Total, £2 6s. 9d., of which we have allocated to CXCVII., 5s. 10½d.; to CCVI., 20s.; and to CCVIII., 20s. 10½d.

"OH, FOR A BUSINESS POST OFFICE."

RED TAPE-WORMS.

One of our friends had a Money Order for £15 sent to him at Sydney about four months ago. But he had sailed for England before the order arrived, so it came back. He naturally tried to cash it over here, but the Post Office made all sorts of difficulties. First of all, they required the sender's permission. This was obtained, and then they coolly announced that they had not got the advice note, so he would have to wait another three months until it could be obtained from Sydney. As he happened to want the money very badly, it seems rather hard.

What is you. Number? Can you do with Two Guineas? See page 331.

SCIENTI-FICTION.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

Some weeks ago, I discoursed on MEAT-PIETY, which futurist dictionaries will derive from meat-pie and piety, perhaps define as the cupboard-love of missions. Now a newer, better word has been begotten by my fertile brain: SCIENTIFICTION, a compound of scientific and fiction, a cross too consanguineous to be fertile.

THE BRITISH ASS.

This is the time of year, the silly season, when the country is ravaged by a regular epidemic of scientifiction. Every trumpery little society has a holiday, which it calls a congress. The British Association (whose popular abbreviation is British Ass.) deluges the press with reports of its annual bean-feast. I have attended one of these bean-feasts, and will give you a few reminiscences, as I suppose the same sort of dreary buffoonery still goes on.

A MOTLEY MOB.

Never and nowhere did I behold such astounding strangers: a grandmotherly man in frock-coat and Tartar fur-cap would spend most of his time in seeking sanctuary from the inquisition of unruly urchins; a caricature of comic opera, wearing a coat of many colours and the beard of an anthropoid ape, would spread the scent of whisky from bar to bar; cadaverous curates would herd in bun-shops and haggle about "taking funerals"; decayed dons and the stinks-lecturers of schools would ride the high horse in anticipation of unwonted audiences.

SNOBBERY OF THE INTELLECT.

Each audience seemed a replica of every other. Even Dante never imagined such visions of round steel spectacles and home-made or suburban raiment. No one was really interested, but it was evidently deemed good form to stifle yawns and sit up to attention. Whenever a scientist's name was mentioned, there would be a murmur of applause, not from any interest in the name but from a snobbish desire to assert familiarity. Old men, blear-eyed and bearded, were the most fervent in their demonstration at inauspicious moments. Whenever a palaverer stopped to regain his scanty breath, there would be a polite clatter of umbrellas on the floor.

AUTUMNAL AUTOCRATS.

I can understand science for the unscientific. There is a mild entertainment to be derived from hearing about other worlds beyond the stars or the fertilisation of cucumbers or the effects of alcohol upon noxious microbes. But the prosy professors and autumnal autocrats of the British Ass. talk a gibberish of their own, something even less comprehensible than Esperanto, and the possibility of learning aught from them is as remote as Timbuctoo or Uranus. I like long words myself, but I only use such as are picturesque or emphatic or the only ones to express my precise meaning. A maundering exponent of nebulous theories, however, goes out of his way to be polysyllabic. It is the same deliberate mystification as that of the modern medicine-man who scrawls his prescriptions in hieroglyphics and truncated Latin—a sort of charlatans' shorthand or thieves' jargon, fearful lest his dupes should guess what they swallow.

POMPOSITY IN POLYSYLLABLES.

This is the sort of refrain which affronts the long ears of his victims: "Thermodynamics, the chromosphere of the sun, even meteorific metempsychosis should be adumbrated in a proprioceptive rather than an exteroceptive spirit of ratiocination." Declaim this with a dogmatic scowl to a seaside landlady and the odds are that she will scream. In any case she will fail to take your meaning. Yet the seaside landlady affords the precise type of the British Ass. audience.

ELEPHANTINE ENTERTAINERS.

Of course, the secret of much hanky-panky is that scientific men find science a hard task-mistress. Unless they discover a substitute for rubber or a new kind of soap or something which has a commercial value, they spend more than they earn. They may find fun in poring over alembics, breathing foul fumes, acting as stud-grooms to bacteria, torturing dogs or guinea-pigs; but their discoveries do not pay for their nut-cutlets or scanty washing. So they follow the fashion and attempt to add to their slender store by catering for the public amusement. I do not say that the British Association pays them, but it affords them the necessary advertisement and enables them to have a box-office of their own later on. So they embark upon a career for which they are singularly unfitted. They cannot sing or dance or turn somersaults; they can scarcely even speak. So they read papers, which are as dull as themselves, or else they play to the gallery with portentous silliness.

SCIENCE FOR SUBURBS.

Their chief clients are commonplace people whose ambition it is to be mistaken for superior persons. Destitute of originality and imagination, they yearn for culture almost as feverishly as they strive for respectability. A sixpenny edition of Huxley, a synopsis of Galton or Mendl in *Science Bits* has been their stock-in-trade at book-teas or Kensington dinner-parties for many months, and they jump at the chance of contact with what they mistake for modern thought. What a joy to hear a new man propound old ideas in a new form—at least in a form which is new to their empty, superficial minds! How they will triumph when they return to Hampstead full of the glad news that they are not descended from monkeys but from a smelly jelly, ycleped primordial protoplasm! How useful for them when conspiring with the cook or bilking the butcher! So hey for the bonnets of Bonnie Dundee!

ARE SWEETWILLIAMS SOTS?

After all, they need not spend their whole time in debating the origin of life and the spontaneous generation of sea-urchins and the chemical manufacture of human souls. They can eat marmalade for breakfast (the orange-groves of Dundee being famous all over the world); they can avail themselves of the charabancs and picnics and municipal entertainments scheduled on their programmes; they can restrict their thirst after knowledge to the cheap-jacks of research. One professor devoted himself to the therapeutics of drunken flowers, relating how the white sweetwilliam will betray a heavy night by blushing like a human bouser, while an alcoholic primula will doubtless reel in the throes of delirium tremens.

THE SOBRIETY OF STARS.

I cull the following sample of sagacity from another sciolist: "Many stars which appear single to the eye are really double." If the converse had been the case, I might have questioned the sobriety of the observer. As things are, I can only conclude that the heavenly bodies are often sad topers in their spheres.

Then there is the glad news that whales wear whiskers and cannot wink. How exciting, too, that butyric acid and hypertonic sea-water fertilise certain eggs though their mother may be a spinster.

But I am disappointed to learn that mermaids are not suffragettes: at least they are not exempt from female vanity. On coming to land, they may be mistaken for seals, but they persist in doffing their seal-skin coats; steal these coats and you will have no difficulty in capturing them for an aquarium or circus. This sounds almost as bad as the white slave traffic.

As for the language of dogs, we are not yet very near a grammar and dictionary, but a Professor Anderson has made the amazing discovery that they howl sometimes when they hear music. So do I.

SCIENCE AND SUPERSTITION.

Was there ever such childish twaddle? Fancy grown men and women going all the way to Dundee to listen to feeble fairy-tales, which would be scouted in any well-conducted nursery! Let us all study science if we have nothing better to do. But let it be real science, something worth thinking about, something to increase our happiness or strength. Such science, however, has not yet seen the light. Its modern substitute provides only a series of contradictions; everything it pretends to discover is only an old lie with a new name. Give me rather the superstitions of savages and old wives' tales.

Two Guineas for a pleasant week's evening. See page 331.

PRAYERS AND MISSIONS.

A PARSON'S PLEA.

We have received the following letter from a country parson :—

With reference to your remarks about the Vicar of Cinderford telling the children to pray about the weather, I am sorry that you go out of your way to snigger. I am a parson myself, and I delight in reading JOHN BULL, and more than admire the pluck and *bonhomie* of the Editor, and I also enjoy *Mrs. Bull* immensely—in fact, when want of cash compels me to restrict my purchase of papers I give the *Church Times* the go-by. But why snigger about anybody for praying about anything, for which surely there is the highest warranty? Before one's prayers get up top no doubt they assume the right form. Swear at—I mean rebuke—humbugs of all kinds as much as you like, but don't snigger at any man because of his prayers, there's a good fellow—it gives some of us a jar. Also why damn the Falkland Isles, or snigger at the Bishop who is a missionary enthusiast? Supposing he bled a few millionaires to the tune of £100,000, who would be any the worse? There are, of course, thousands of starving people in England, and millions of the poor unfortunate middle-class desperately fighting for a respectable appearance—and without it money can't be earned—to whom life is one continual struggle; but, according to my personal experience, it is those who interest themselves in the poor niggers abroad who are the very ones most ready to help the poor "niggers" at home. I once had a sixpence given me by a poor old widow as an Easter offering, and she was a regular subscriber to missions, and other things, in spite of the fact that her weekly income consisted of 2s. 6d. from the Parish. Poor old dear, she lived before the days of "rare and refreshing fruit." Your paper has a thoroughly good tone, and why spoil it by sniggers?

We thank our clerical friend for the breadth and cordiality of his letter. But we still think it stupid of parsons to advise petitions for fine weather. They are apt to shake the faith of the flock in the efficacy of prayer. As to prayers "assuming the right form" before they get "up top," that is a theological conundrum which is beyond us. We thought that prayers travelled as fast as "wireless telegraphy"! Who edits them *en route?*

In regard to the old argument about missionary subscribers being the first to render aid at home, we refer our clerical friend to the details of the offertories which he will find in any parish magazine. But even if his assertion were true, that would be a good argument for giving twice as much at home—and leaving he nigger alone. After all, God made him as he is.

TELEPHONE IMPOSITIONS.

CANNOT BOUNCE BE RESISTED?

With all our respect for judges, we are not sure that we can endorse the opinion of Mr. Lumley Smith, who admits that the Government cheats people over telephones, but says such "bounce cannot be resisted." He says he has tried to resist it himself, and that he has no doubt about the fact that telephone girls make mistakes, but he considers that such mistakes cannot be avoided. Considering the fact that private individuals have again and again brought actions against Kings and Governments, often quite successfully, it is surely idle for a County Court judge to suggest that it is hopeless for us, or for him, to resist gross imposition. A correspondent records the fact that he noted down all his telephone calls and found they amounted to 147, and that he could obtain no redress when the Post Office informed him that the number recorded against him was over 360. Are we all to submit to the carelessness of any young woman who happens to be employed by a Government Department?

"THE SCOTCH DRAPER."

"GONE—NO ADDRESS."

A visitor to Birchington-on-Sea tells us that on August 15th a man who has been described by an anxious circle as the "Scotch Draper," paid that place a visit. He showed samples of various materials, at ridiculously low prices. After some persuasion four ladies, of whom our correspondent formed one, were talked into allowing him to book orders for lengths of white silk, varying from 10 to 20 yards. On enquiring how it was possible to sell this particular silk so cheaply, they were told that his firm could find no other way of getting rid of numerous oddments. This unlikely tale satisfied them for the time being, and they began to look at some dress lengths of tweed and serge which he presently produced. The man then said he was in need of ready money, and gave them to understand that upon payment of 25s. down they might keep any one of the dress lengths. In addition to this he undertook to supply the purchaser with 15 yards of silk lining and trimmings for the coat. These latter were to be brought to the house upon the following Monday with the material already ordered. As an additional temptation six pairs of black silk stockings, at 2s. 6d. the half-dozen, were thrown in.

Our correspondent fell into the trap, paid down the money, took five yards of material worth about 10s., and a piece of paper, supposed to be a receipt, worth nothing.

The Monday came, but the "Scotch Draper" did not appear. It then occurred to his dupes for the first time to examine their receipts, when they discovered them to be headed merely "P. McCarthy and Co., Commission Salesmen of British-made Goods from Belfast and Manchester,"—no address being given, though the three last quoted words were printed so as to suggest to the contrary. In small type on the bill for the £1 5s. appear the words, "P. McCarthy gives no warranty, expressed or implied, as to description, quality or quantity of goods supplied," while a clause at foot—which the victims signed without reading—was "Having purchased and received above goods, I have paid for no goods whatever except those already supplied."

Nevertheless one of the party suggested that the "Scotch Draper" might have mistaken the Mondays, so they waited another week, but it is scarcely necessary to say in vain.

We wonder whether any of the victims of this old trick hailed from London.

SHIPMASTERS AND THE "BRAINLESS" BOARD.

"GOD HELP POOR SAILORS"—AND PASSENGERS.

We have received hundreds of letters from all over the country backing up our remarks on the Board of Trade's Marine Department. Space prevents our selecting more than the following, from one of the oldest, best-known and ablest captains of cross-channel steamers. He says: "I always take JOHN BULL. God help the poor sailors with such beggars on the Advisory and Lifeboat Committees to make laws for them. Two of the members I know so well, and know to be the biggest frauds on earth. They could not recommend more boats, because with the big houses on them, they could not put more on the ships they superintend. Think of a ship of 20,000 tons, with 4,000 people on board, and only 16 boats! As for rafts, how are you going to lower them, with people on them? They must swim to them. God help those—the majority—who cannot swim! The present survey is a damned farce; the sooner we have surveyors—and more of them—who know the job—the better."

We have received a copy of the Special Oil Number issued by the *Joint Stock Companies' Journal* (price 1s), which is a splendid production and contains much useful information in regard to every branch of the industry.

What is your Number? For important alteration in our Weekly Ballot Scheme, see page 331.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To the Rt. Hon. H. H. Asquith, P.C., K.C., M.P., Treasury, Whitehall.

DEAR PREMIER,—Pardon my intrusion upon your leisure, but the matter upon which I wish to address you is urgent and, in your own famous phrase, "brooks no delay."

You have piloted the Home Rule Bill through its earlier stages with all the skill which has invariably characterised your Parliamentary performances. On the platform you have more than once urged with eloquence and conviction the justice and wisdom of this great constitutional innovation. In the House and in the country your efforts have been vigorously seconded by the ablest of your lieutenants. A specially created party organisation has flooded the country with Home Rule "literature," and has sent forth a constant stream of peripatetic "orators" to popularise the Bill. But despite all this, there is no enthusiasm for the measure. Even your own faithful followers are apathetic and cold, while among the public at large there is absolute indifference—except as to the Ulster situation.

I know full well that under your somewhat hard and stern exterior there beats a very human heart, and I can well imagine the pain with which you must have learned of the recent outbreaks of violence in the shipyards of Belfast. I have nothing but the severest condemnation for the perpetrators of these atrocities, but at the same time I would urge you not to minimise their significance. Believe me, there is more here than a sporadic outburst of sectarian bigotry or racial strife. There is no mistaking the temper of Ulster. When all allowance is made for the extravagant utterances of excited partisans, it is still abundantly clear that there are a million men in the North East of Ireland who hate your Bill with all the frenzy of fanaticism and who will go to any lengths to compass the ruin of your scheme.

In these circumstances, I respectfully submit that some compromise is imperatively called for; and perhaps I may without presumption remind you that no Government can be rightly called "democratic" unless it is based upon the consent of the governed. From you, at any rate, this simple proposition should compel unqualified assent—notwithstanding some recent departures from the principle—*vide* the Licensing Bill and the Insurance Act.

A splendid opportunity is vouchsafed you of settling the long-standing Irish problem upon high Imperial lines. But if you are to succeed you must meet the demand of Ulster to remain under the governance of the British Parliament with something better than a stubborn *non possumus*.

I am convinced that the problem is not beyond your powers. Grapple with it courageously and you may yet arrive at a solution worthy alike of your high reputation and of the best traditions of British statesmanship. Shall I draft a Contracting Out Clause?

JOHN BULL.

To T. C. Heatley, Esq., and J. Dun, Esq., Magistrates, Blyth.

GENTLEMEN,—Do you recollect the case of Thomas Pearson, fisherman, who was brought before you recently on a charge of stealing a cod valued at two shillings, and sentenced to three months' hard labour? I wish to protest against such a monstrous sentence, and most of all against the way in which the case was conducted. Pearson appears to be one of those men who, when they are drunk, are unable to keep their hands to themselves; in short, he is the victim of a diseased and drink-sodden brain. After the foolish fellow had admitted his guilt, the Clerk said he believed it was not the first time the prisoner had been before the Bench. The inspector immediately gave the information that Pearson had been charged forty-two times. When asked, he at once said this was true, but that every time he had acted under the influence of drink. I submit that the unfortunate fellow was sentenced on his record, which was most improperly handed in during the hearing, and not for his offence.

JOHN BULL.

To the Rt. Hon. A. Bonar Law, P.C., M.P., Leader of His Majesty's Opposition.

DEAR LEADER,—Permit me to offer you my hearty congratulations on your lucky escape from what might easily have been a serious motor accident. You really must be more careful. You are one of the few practical men of affairs upon the Front Opposition Bench and we cannot spare you. Some day you may be asked to help in forming a Business Government—who knows?

And now just a word in your ear.

I don't at all like the look of things in Ulster, and I am seriously apprehensive as to what may happen after the 28th. No one knows the danger better than you—but up till now you haven't helped us much, and really you know, between ourselves, that speech of yours at Blenheim the other day wasn't quite the thing for a man who at any moment may be called upon to assume the reins of office and to advise His Majesty in a grave national crisis.

Here's a suggestion which I advance with all respect. Couldn't you and Asquith put your heads together and settle this Ulster question on practical, common-sense lines?

If you must have a precedent for such a course, there was the Veto Conference, you know. That was undertaken at Asquith's suggestion, and rumour says that Home Rule was among the subjects discussed behind those closed doors.

Why not try again, and this time let the proposal come from you? Then later on you can have your Parliamentary battle-royal over some question in which the vital interests of the Empire are a little less deeply involved.

And when that time comes, the good old sporting British public will back you for all they're worth, for after all they do like a man who frankly recognises that, whilst politics is a game, business—is business. JOHN BULL.

P.S.—In any case let all the dreadful things Ulster means to do be contingent upon the passing of the Home Rule Bill. Then, perhaps, they will never happen.

To the Rt. Hon. the Earl Brassey, Walmer Castle, Kent.

MY LORD,—I note that you recently delivered a speech upon Anglo-German relations, in the course of which you declared that "those responsible for German policy did not aim at rivalling England's Fleet." You informed your audience that you knew this "from personal communications with eminent persons."

I wish that I were able to accept such assurances as readily as you appear to have done. But you will forgive me for saying that before doing so I should like to know a little more of the persons from whom you have thought fit to seek enlightenment upon the sinister policy of the German Government.

Your lordship might at least inform us on which side of the North Sea your confidants are resident. We have frequently received comforting assurances from "eminent persons" in our own Parliament, and have then seen these same gentlemen eat their honeyed words—all within the space of a few months.

Then, again, without implying the slightest disrespect to your lordship's distinguished friends, I may venture to remind you that there is a certain very respectable and very influential body of officials whose duty is said to consist in "lying abroad for the benefit of their country at home."

Really, my dear Earl, you must be a little more explicit if your assurances are to have any value. I bow to your exalted position and have the greatest admiration for the public spirit which you have always shown; but this is a most serious matter, and the writing on the wall is so very plain that—however hard we rub our eyes—we can't quite believe it is all a dream.

Did you read that extract from the *Nord Deutscher Zeitung* which I published last week? JOHN BULL.

Churchill, Admiralty.

Accept my concurrence in chorus of praise for your naval reforms. You are indeed new broom. Every Tar will bless your abolition of senseless, antiquated "10 (a)" punishment, which involved standing idle for hours on upper deck to amusement of any civilian beholders. By popularising Navy you are ensuring efficiency and supremacy of our fleets. Read the comments on page 334. BULL.

What is your Number? Can you do with Two Guineas? See page 331.

WANTED—A BUSINESS AMBASSADOR!

UNCLE SAM: "Funny thing Bryce happened to be away while we were putting this Panama business through."

PRESIDENT TAFT: "Yes; but these little COINCIDENCES will happen, you know, Sam."

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

Speculative Markets Making All the Running—South Africans Prominent.

As I anticipated, the rise in the Bank Rate has not hurt speculative markets, which, indeed, are making all the running. The only stocks which have suffered to some extent are the gilt-edged division, and that is not surprising, in view of monetary developments. The outstanding feature has been a renewed upward movement in South African Mines, and it is a sign of the times that there should have already been a lot of buying for the new account in both Kaffirs and Rhodesians, while Diamonds are higher than ever. The Continent is also taking a hand in the mining movement. Rumour continues very busy as regards the Shipping outlook, but most of these should be taken with a grain of salt; although there is little doubt that some far-reaching developments are in progress, which will justify some of the advances which have taken place. The latest tip is *Cunards*.

South African Mines React and Recover—Rhodesians Rallying Slowly—An Attractive Low-priced Share—Diamonds Again Strong.

The Kaffir Circus shows distinct improvement. After a sharp set-back, which has apparently been taken advantage of by some of the jobbers, who were out of stock, to climb in, prices are rising again, and more especially the *Modderfontein* group, amongst which *New Modderfontein* have advanced to 12¾. This Company paid 23¾ per cent. for 1911, but is now making much larger profits, so that the dividends will increase, while the life of the mine is 23 years. *Crown Mines* have a life of 42 years, stand at 7 1/16 per 10s. share, and paid 110 per cent. for 1911. Then, again, *Nourse Mines* paid 20 per cent. for 1911, stand at 1 1/16, and have a life of 26 years. It is these mines with comparatively long life that are most in demand.

In Rhodesians a smart set-back occurred at one time, which is now being recovered. *Chartered* are improving at 31s., after touching 30s. 3d., while the only really strong share in this market is *Cam and Motor* at 42s. 9d. *Diamond Mines*, after a sharp relapse, are again on the upward grade. At the time of writing, *De Beers* have advanced again to 22⅜, *Jagersfontein* to 7 1/16, *Premier* to 12½, and *Roberts Victor* to 1¼. *Buckland Estate Diamond* shares have been in strong demand at rising prices. I can say from personal knowledge that this property is an exceedingly valuable one, and my readers will be well advised to buy the shares now. The price is about 6s. 6d.

One of the features of the week has been active dealings in the Preferred Ordinary shares of the *Transvaal Exploration Company, Ltd.*, at 5s. This, in spite of its title, is really a Rhodesian concern, owning six blocks of 10 claims each in the Hartley district, near Gatooma railway station, in the neighbourhood of which a rich strike was recently made, while the property is in close proximity to some of the leading mines, notably the *Cam and Motor*. A well-known mining engineer has reported upon the property, and numerous assays and pannings have given a minimum of 8 dwts. per ton, some going even as high as 2 to 4 ozs. It is estimated that a twenty-stamp mill would give an output of over £12,000 per month, which would leave a monthly profit exceeding £11,000, working costs being low. The capital of the Company is £200,000, divided into 299,972 Twenty per cent. Preferred Ordinary 5s. shares, and 125,007 Ordinary £1 shares. I regard the shares as an attractive low-priced Rhodesian.

Rise in Tin—Nigerian Tin Shares Recovering.

The outstanding feature with regard to Tin and Tin Mines is the strength of the market for the metal, which has now advanced to £217 for cash, while the East is putting up prices, and so far the contribution to the production on the part of Nigerian Tin Companies is but very moderate. Such as it is, however, it shows an improvement, and the *Bauchi* return in August was 21 tons, while the *Naraguta* output for August of 17 tons shows nearly double the former monthly production. With regard to the *Anglo-Continental*, it is again stated that a special Government report on the property may be expected almost immediately. We shall then know whether the *Jemaa* formation is any good or not. In the meantime, *Anglo-Continentals* have experienced a slight improvement to 1 19-32. *Northern Nigerian* (*Bauchi*) sends an estimate of 20 tons output in September, and the Board also states that it is their intention to recommend at the meeting a dividend of 10 per cent. on the Preference shares. Hence *Bauchi Prefs.* are up at 11s. 6d., while the *Ordinary* are lower at 7s. 6d. The feature has been a rise in *Keffi* to 7s. 3d., for reasons not yet stated. *Nigerian Tin Corporation* shares, despite the favourable statements made at the meeting, are quiet at 1 1/16.

Shifting Interest in Home Rails—Undergrounds Buoyant—Good Scottish Results.

There has been a shifting of interest in the Home Railway market, which is a sign of the times, in that the older concerns have gradually to make place for the new. I refer more particularly to the *Underground* division, where the rejuvenated *East London* is likely to bring fresh grist to the mill of all these Companies. There is no doubt the *Great Eastern* will find a good investment in putting up the money for the electrification of the *East London*. The latter will also form another link in the chain which is slowly, but surely, being forged for welding together all the elements of transportation in London above and below ground. In this connection the sharp rise in *General Omnibus "A"* shares to 14s. 6d. is very significant. Another section which is worthy of attention is that of the *Scotch stocks*. The *North British* has come out well in the dividend announcements, and although the distribution was merely at the rate of ½ per cent. per annum for the past half-year, there is a prospect of much better results during the current period. The *Glasgow and South-Western* has also done well with a distribution on its Deferred stock at the unchanged rate of 2¼ per cent. per annum, but the *Caledonian* dividend at the rate of ¼ per cent. per annum a year ago, has disappeared altogether this time.

A Game of Bluff in Rubbers—Mysterious Happenings in the Share Market.

Is there a game of bluff being played in the Rubber Market? The statistical position is certainly very encouraging on the face of it, but certain shrewd observers believe that, while there are several big buyers about, there are also some big sellers on the market, and the point is which side can hold out the longest. It is worth noting in this connection that American consumers have managed to keep out of the London market for the past six months, so that their stocks were evidently larger than had been thought. It is undoubtedly the right policy of the Plantation companies to sell their product forward as much as possible, especially as long as prices are maintained at their present comparatively high level. Under the circumstances it will be evident that rubber shares as a whole have a somewhat unsettled future before them, and those will do best who buy on reactions and sell on recoveries. What has rather disturbed the market has been a somewhat mysterious selling movement in the leading shares, and notably in *Linggi*, which have been down to 32s., and now are but little above that level. In sympathy, *Vallambrosa* are off at 28s., *Anglo-Malay* at 16s. 9d., and shares of the *Selangor* and *Pataling* type are also lower. While the leaders are thus uncertain, it is not to be expected that the penny-bazaar descriptions will give any good account of themselves.

Russian Oil Shares Improve on Russian Government's Action—Other Shares Generally Firmer—The Collapse of Schibaieff and Bibi-Eybat.

The Oil share market has received a strong fillip from the announcement that the Russian Government have decided to use oil fuel on all their ships, and they are expected shortly to give orders for the necessary alterations to be made in equipment to give effect to this decision. This, of course, affects more particularly *Russian Oil* shares, but there is another point in connection with the *Metropolitan Electric Tramway Company*, which will shortly put 300 petrol-driven omnibuses to act as feeders on the streets in North London and Middlesex. Amongst the Russian Oil shares, *Urals* have recovered to 3⅛, while *Shells* are firmer at 5 15-32. *Maikop* shares are generally steady, *Maikop Victory* at 5-32 discount, *Black Sea Oilfields* at ⅞, although so far the output has not increased to the extent anticipated, but several new wells should in the near future increase their production. *Maikop Pipe Line* are a steady market at 13s. 3d. One of the latest sensations has been the remarkable rigging of *Schibaieff* and *Bibi-Eybat* shares, which on various unconfirmed rumours rose at one time to ⅝ and 1/16 respectively, but have now dropped again to half those quotations.

Two Guineas for a pleasant week's overtime. See page 331.

NOTES.

RUBBER EXPLORATION.

With reference to the paragraph which appeared in our issue of August 31, we are informed that steps have been taken to wind up this concern voluntarily, but that through the intervention of a shareholder an injunction has been obtained restraining the liquidator from proceeding further with the voluntary liquidation. We have recently seen a copy of the directors' report and accounts to June 30, 1911, and amongst other things are struck by the statement that the managing director, Mr. W. N. Morrison, at the request of the board, visited British Guiana "at his own expense," which is hardly borne out by the item appearing in the profit and loss account, "travelling expenses of managing director to British Guiana, £92 10s." As we have already observed, there are many interesting facts connected with this Company which it is desirable to bring into the light.

DEALING FOR DEFAULTERS.

We understand that our recent paragraph on this subject has had the effect of inducing two well-known firms on the London Stock Exchange to close down the account of an old defaulter for whom they had been dealing on an extensive scale.

VACUUM ELECTRIC AND GAS HEATING APPLIANCES.

We have received a communication from Messrs. Williams and Powell, solicitors, claiming on behalf of certain clients, whom they do not specifically mention, to have a prior registration of certain patents said to be owned by this company, and inviting us to inspect the specifications. We are not, however, patent experts, and have no doubt the directors of the Vacuum Electric and Gas Heating Company have good legal advice as to the validity of their claims.

MARCONI MANIPULATION.

Unpleasant rumours are afloat respecting the boom in Marconi shares, the names of prominent public men being freely mentioned in connection with the matter. We hope to be in a position to publish some special information at an early date.

THE BOARD OF TRADE REBUKED.

With the country crying out for some sign on the part of the Board of Trade that it is awakening to the mischief which the launching of so many bogus companies is bringing in its train, this effete body turns a deaf ear to all complaints, but raises unnecessary prosecutions against perfectly respectable corporations. The latest instance was one where the City Life Assurance Co., Ltd., was prosecuted at Old Street Police Court for sending in what Mr. Chester Jones, the magistrate, termed "a faulty return due to an error." He also expressed his surprise that the Board of Trade should have undertaken such a trumpery prosecution. We are not astonished in the least. Trumpery prosecutions are just the things the officials revel in.

THE "DAY AND NIGHT BANK."

The Day and Night Bank Syndicate Ltd., which is to open an office specially for taking charge of customers' cash after other banks have closed, has a capital of £2,000 in £1 shares, and the name of one of the signatories to its Memorandum of Association is "Riddle." Here is another: *Quis custodiet ipsos custodes?*

"NATIONAL POULTRY FARMS."

We are officially informed that the directors have returned all subscriptions—in our opinion the only course they could adopt.

MUTUAL PROPERTY INVESTMENT AND ACCIDENT CO.

Here is a company registered 13 years ago, with a subscribed capital of some £20,000 only, having but £93 5s. 8½d. liquid cash resources, owing over £1,000 to creditors, £6,000 on loans against securities, and some £16,000 to its clients, engaging in fire and accident assurance, having paid no dividends since 1908. We notice from the directors' report that a State-approved society for sickness insurance under the National Insurance Act is in course of formation which will give the policy-holders the advantage of the experience of the company's officials. Poor devils!

RUBBER AND PRODUCE INVESTMENT TRUST.

When this concern was floated 2½ years ago, with a capital of £20,000, its shares were offered at a premium of 50 per cent., and the company received from the public cash to the amount of close upon £25,000. Nearly one-half of this sum was paid out at once to the vendors, and some £4,000 was lent to another company, with the result that there is but £231 cash in the bank, as against £419 due to creditors! The directors include amongst the assets 25,000 shares in the British and Brazilian Rubber Planters and Manufacturers, Ltd., which they value at par. The stock market neither knows them nor quotes them. What did they cost? What capital do they possess? Who are the directors and managers?

CHELEKEN OILFIELDS.

The latest advices from this property continue to justify the favourable opinion we have formed as to its prospects, the production of oil for the fortnight ending August 31 being no less than 8,306 tons, an increase over that of the previous fortnight of 1,387 tons, and representing a profit of £14,000. At their present price we regard the shares as an extremely promising investment.

WEST URAL PETROLEUM.

This recently-formed company, the whole of whose working capital shares have already been subscribed, will carry on operations in the Gurieff district of the Ural Cossack territory, on the north-east shore of the Caspian Sea, having acquired fifty plots of oil-bearing land, which have been highly reported upon. The well-known firm of Nobel Frères, of St. Petersburg, are, we understand, taking great interest in the Company's enterprise and will assist in the development of its properties. The board, which is a strong one, includes several gentlemen of position in Russia.

ST. ANTONIO.

The unfortunate shareholders in the more than unfortunate St. Antonio (Para) Rubber Estates, Ltd., are having a pistol presented to their heads with a demand for their money or their life. If they refuse to permit the beggarly remnant of their original subscriptions to be employed in purchasing a new property, the only alternative will be "voluntary liquidation." Why voluntary? The directors report that they have been unable to obtain any restitution from the original vendors and promoters, and it seems that they are prepared to let the matter drop. We suggest that shareholders should press for compulsory liquidation—which is their only chance of getting even with those who have been responsible for this miserable *fiasco*.

FAREWELL TO ERIN.

An order for the compulsory winding-up of the Erin Assurance and Investment Co., Ltd., has just been made by the Dublin Courts on a claim for £74 odd which it was unable to discharge. In making the order, the Master of the Rolls said:—"This is an Irish company with an Irish name; it is also Irish in the fact that its registered offices are in 15, College Green, Dublin, and it is further Irish in the fact that this country (Ireland) is being exploited by the company in the issuing of policies, I suppose, of a very small amount to hundreds of people. In this state of facts, it is strange that the head office of the company is in the Strand, London." Not at all strange to those who know how the Board of Trade mind works in regard to companies of this class.

NEW ISSUES.

CENTRAL CHELEKEN OILFIELDS.

The same house which was responsible for financing the Cheleken Oilfields, Ltd.—a Company which has met with phenomenal success, and whose shares stand at 60 per cent. premium—is now issuing the prospectus of the Central Cheleken Oilfields, Ltd. The capital of the Company is £400,000, in £1 shares, of which only 75,000 are now offered to the public. In view of the smallness of the amount and of the remarkable development of the Cheleken Oilfield, we have little doubt that the issue will be considerably over-subscribed.

CROWN MINES.

This Company, which is registered in the Transvaal, is offering for subscription £1,000,000 5 per cent. Debentures to bearer, the proceeds being required to liquidate the Company's indebtedness to Rand Mines, Ltd., amounting to over £800,000. Having regard to the large profits earned by the Company, the Debentures would appear to be a safe investment, although we are not enamoured of Debentures to bearer, especially when the security is so far away.

RUSSIAN COMMERCIAL AND INDUSTRIAL BANK.

This is an issue of 10,000 new Bearer Shares of 250 roubles each—roughly £26—at a premium of about £10 per share. The Bank was established in 1890, since which date the profits have steadily increased, and it is estimated that at the present issue price the yield on the new shares now being offered is about 6½ per cent.

What is your Number? For important alteration in our Week'y Ballot Scheme, see page 331.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, *52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

CONGO PREMIUM BONDS.—No. 25.—You should communicate with Messrs. Cunliffe, Russell and Co., 10, Place de la Bourse, Paris.

FINANCIAL AGENTS.—G. B. (Harrow).—The firm you mention are money-lenders, with whom we would not advise transactions.

GALICIAN OIL LANDS AND ROYALTIES TRUST.—STANISLAUS.—From the information in our possession, we can advise a purchase of these shares. We understand that the first quarterly dividend is now being paid.

BUCKLANDS ESTATE AND DIAMOND COMPANY.—J. G. (Cambridge).—The fact that Mr. H. Hirschel-Cohen, who is very well-known in South Africa, has associated himself with this Company is sufficient guarantee of its prospects. You can safely buy the shares.

COMPTOIR NATIONAL D'ESCOMPTE DE PARIS.—S. A. N.—This is one of the leading French banks and is good for any amount. They are not likely to recommend anything doubtful. The other firm you mention was of course very shady.

ALMAGAM. LTD.—Mrs. T. (Liverpool).—You will have to contest their demand, but it is a great pity you subscribed without first inquiring.

DOMINION SAWMILLS AND LUMBER.—H. G. R. (Hove).—No option but to hold for the present.

OIL AND PETROL LTD.—L. S. (Monmouthshire).—We do not advise the investment in this concern, as it is far too risky.

GOLD FIELDS RHODESIAN DEVELOPMENT.—MINES.—It is quite true, these shares have been down to 1¼, but are now 1¾. You should certainly hold them for the price you mention.

ARIZONA MORENCI.—BELL (Carlake).—Do not average yet. The time will no doubt come when it will be advisable to do so, and we advise you to watch our columns.

MOZAMBIQUE RUBBER ESTATES.—SHAREHOLDER.—There is no price or market for these shares. We cannot give an opinion about the certificate without first seeing it. As regards the solicitors' offer, if they want to charge any fee you had better have nothing to do with them.

HUDSON BAY AND PACIFIC RAILWAY.—M. and H. (Cardiff).—There is no market for these bonds and no information obtainable. Brown, Shipley and Co. say they know nothing of the concern and that the use of their name on the debentures is entirely unauthorised.

CHEAP OIL SHARES.—J. A. H. T. (Fraserburgh).—When dealing in low priced shares you must always run a certain risk; you might, however, try Standard Mexico A shares at 2s. 9d. The name of a broker has been forwarded you under cover.

VAAL RIVER GOLDFIELDS' DEALS.—D. B. (Colchester).—You had better address your question to Messrs. G. H. and A. M. Jay, of 17, Old Broad Street, E.C., and Messrs. May, Hardman and Co., of 19, Old Broad Street, E.C.

UNIVERSAL STOCK EXCHANGE.—PRIAM.—We believe that a good many changes have occurred in connection with this firm since 1900, and you had better write for its latest handbook. We do not know what their method of "dealing in Consols on the quick return system" is. As regards the other point, write direct to the Postmaster-General.

METROPOLITAN AND COUNTIES SECURITIES.—A. P. (Kilmarnock).—We believe this concern has had a little trouble owing to the affairs of certain companies in whose shares it has extensively dealt getting into the hands of the courts, but it is said to be pulling round. What is the exact nature of the business you desire to transact?

GUARDIAN BANK.—H. J. V. (Rathmines) and others testify to the genuineness of this institution. We are making enquiries.

"JOHN BULL" PREFS.—BENDIGO.—They carry a cumulative preference dividend at the rate of 6 per cent. per annum, and have the right to exchange into ordinary shares. For a long time dividends were paid half-yearly, but recent events have caused a temporary suspension. Intrinsically, however, they are a first-class investment.

CHELEKEN OILS.—EXPECTANT.—We do not think you will be disappointed.

BRITANNIC ASSURANCE CO.—A. R. (Edinburgh).—Send us the policy and tell us how it came into your possession and we will then deal with the matter.

BULLITE.—You tell us that the policy was taken out by the mother for the benefit of her son and was issued pursuant to the provisions of the Married Woman's Property Act. The policy we observe, was stamped "Third Policy" implying that two other policies had been effected. You took over the policy you say at the request of the agent, on his assuring you that no dispute would arise and that the son's signature was not required. You commenced paying the premiums in September, 1908, and on April 10th, 1912, the Company acknowledged receipt of deed of assignment transferring the policy to yourself. Somebody must have assigned the policy to you, but you say the son, for whose benefit the assurance was effected, is ignorant of the existence of the policy and its assignment. Your position in the matter is most unsatisfactory, and it is clear from what you say that you have been paying premiums in respect of a policy in which apparently you have no title or interest. We should apply for the return of the premiums paid and you had better make this request direct to the Head Office of the Company and not through the local agent.

REFUGE ASSURANCE CO.—O. J. S. O. (Merthyr Tydvil).—You state you hold policies on the lives of your father, mother and your brother's mother-in-law and that you paid the premiums on the three policies up till October 23rd, 1911, when in consequence of a run of bad luck you had to abandon them. You have paid in altogether £23 16s. and want to know your position. Unless the Company will make you a grant or issue to you free policies or refund you some portion of the premiums paid, you must regard the money as forfeited to the Company. Write to the Head Office and ascertain to what extent, if any, they are prepared to meet you and let us know their reply. W. S. (Birkenhead).—The policy on the life of your wife is in order, and cannot be interfered with so long as the premiums are paid. As regards those on the lives of your father and mother, you say these assurances were effected by your wife at the persuasion of the agent without your knowledge, and without the knowledge, consent or signature of your parents. Write the Head Office mentioning these facts and ascertain whether they are willing to discharge the policies by returning the premiums paid. Notwithstanding that the Act of 1909 legalises policies under certain conditions, we are of opinion that these particular policies are illegal and should be discontinued with the concurrence of the Company and yourself. Write us again as soon as your case has been dealt with. Meanwhile we have returned the four policies. In reply to your enquiry re the British Finance Co., we think they will treat you fairly, but of course their rates of interest are rather high and if, as you say, you have good security to offer, we think you could obtain the advance on better terms from Farrow's Bank. Apply to their Liverpool branch, St. John's Lane.

PLANET FRIENDLY ASSURANCE COLLECTING SOCIETY.—SECRETARY.—We are obliged for your explanatory letter and prospectuses, which we will examine in due course. We observe that the new tables and amendments to rules to which we referred in a recent issue have been registered. We shall be interested to hear about the proposals which you hope shortly to submit to the Trade Unions and which, if adopted, will, you believe, revolutionise the conditions under which Industrial business is transacted, and put an end, you say, to the many abuses and injustices to which it has been our duty to call attention from time to time. Meanwhile, we extend our best wishes for the success of your endeavours to protect the interests of your members during periods of distress and difficulty. A generous policy consistent with sound security always pays best in the long run.

UNITED PATRIOTS NATIONAL BENEFIT SOCIETY.—W. H. S. (Llanhilleth).—We have received the correspondence and book of rules, which are having our attention. We will reply as soon as possible and return book as requested.

DRAWING-OUT CLUB.—W. S. (Leigh).—You ask our opinion about a Drawing-Out Club to which your sister has been paying 2d. or 3d. weekly for 11 years on the expectation that on attaining the age of 21, which she has now done, she would be entitled to draw out £13, but that the Club only want to give her 29s. Send us the policy and any other papers you have and we will see if we can help in any way.

INSURANCE AGAINST LOSS OF INCOME AND EMPLOYMENT.—C. V. P. (Hurlingham).—We think the Century Insurance Co., 27, Queen Victoria Street, E.C., would favourably consider a proposal for the class of insurance you require.

ROYAL LIVER FRIENDLY SOCIETY.—R. G. (Guiseley).—We gather from your letter that you insured the life of your husband some 28 years ago, and that you have been paying a premium of 3d. weekly ever since. You say you have to work hard for your living, and find it difficult to continue paying to the society. You inform us that your husband has been away for 25 years, and you do not know where he is to be found, but the agent tells you to go on paying until you hear something, or you will lose all. Your position is clearly most unsatisfactory, and we think the society should meet you in a generous manner. Write the Head Office and ask if they would accept the surrender of the policy, and what cash surrender value they will pay you. Let us know their answer. LIVER.—The title to the policy as it now stands is vested in your father. As you are paying the premiums, the policy should be assigned to you, otherwise, in the event of a claim arising, the money could not be claimed by you, but would rank as an asset of your father's estate for the benefit of his surviving relatives. You will observe that the policy is issued under Table 2 Whole Life, under which no provision appears to be made for the payment of a surrender value in the event of the premiums being discontinued. Provision is, however, made for the issue of free paid up policies for a reduced amount "applicable to assurances on the lives of members of 50 years of age and upwards, the said assurances to be in force for 20 years and upwards—see Table 33, page 15, free paid up policies."

COSMOPOLITAN INSURANCE CORPORATION.—VOLAX.—This Company was established in 1905 to transact all classes of insurance except life. The income from fire premiums is necessarily small, and the Company has not yet had an opportunity of building up a substantial Fire Fund. You say you have property heavily insured in it, and ask our advice. Send us their prospectus and last report and balance-sheet, which you can obtain on application, and we will then deal further with your inquiry.

LIVERPOOL VICTORIA FRIENDLY SOCIETY.—MRS. A. (Cambridge).—You say you insured a child of your husband's sister when 2½ years of age at a premium of 2d. weekly, which you have paid for six years. You do not wish to lose this money, and ask us to see to it for you. You do not appear to have any title to the policy, and in the event of the child's death you could not legally claim the sum assured. It is clear that you have no insurable interest in the child's life, and the Act of 1909 does not in our opinion protect the society from the obligation to return the premiums paid. Better apply for repayment, and if the society should refuse to comply with your request communicate with us again.

MUTUAL PROPERTY INVESTMENT.—SANTAN.—The balance-sheet you enclose is for the year ending July 1st, 1911. The income from premiums and other sources is not shown, and we do not think that the accounts, as rendered, comply with the provisions of the Act of 1909. Moreover, by a recent decision of the Courts, a Company issuing bonds, as in the case of the Mutual, must make a statutory deposit of £20,000. We have no desire to criticise the Company harshly at this comparatively early period of its career, but it is clear that its business will require to be thoroughly overhauled and reorganised, and its financial position strengthened before we can advise our readers to accept its policies.

PEARL LIFE ASSURANCE COMPANY.—M. C. (Boscombe).—You state you have been paying 3s. 8d. per month since October, 1906, for an assurance on the life of your husband. You have since discovered that the age next birthday was given as 53 instead of 48, and you naturally feel aggrieved because you have been paying a higher premium than would have been the case had the proper age been given. You say the Company have declined to put the matter right unless you produce your husband's birth certificate, and as this will cost you 3s. 8d., you feel disinclined to pay it and are disposed to drop the policy altogether. The Company is clearly within its rights in requiring evidence of age and you had better, therefore, comply with their demand should you decide to keep the policy in force; in any event, before deciding, you had better ascertain from the Head Office what sum they would pay you as "surrender value" of the policy, or in the alternative, for what amount a free policy would be issued.

BRITISH MERCANTILE MASTERS [illegible], SOCIETY.—H. S. C. Cardiff).—We will look into the standing of this Society and refer to the matter again.

PRUDENTIAL ASSURANCE COMPANY.—HOUSECHURCH (Castle Cary).—Your housekeeper must continue the payments or lose all the premiums she has paid. J. H. (Chipping Norton).—If you are unable to pay any longer you could obtain free policies by applying to your agent. T. R. R. (Peckham).—Under the circumstances we should advise the acceptance of the £2 8s. The proposal form was incorrectly filled in, but it would be expensive to prove the case. J. H. D. (Stoke Newington).—Repeat your question. E. E. T. (Inverness).—Unless the assured signed the proposal form the policy is illegal. With regard to the first policy, do we understand that the free policy has been issued on it or do you still hold the original policy? If the latter, you must demand a free policy to be issued in place of the one you hold. T. M. (Hamilton).—If the assured did not sign the proposal form the policy is illegal and the premiums recoverable through the county court. MRS. E. W. H. (Exeter).—You have, no doubt, been misled, but unless you can fight the case in the County Court you are helpless. We should advise you to accept the £3 15s. offered you. You could obtain a free policy for a much larger sum than that, but it would only be payable at your death. S. F. (Knowle).—You could recover the money through the County Court. E. F. B. (Hulme).—You can claim a free policy on your own life. You appear to have been misled in your father's case. Send us the policy and we will explain it more fully; also state the age of your father at death and your mother's present age.

(A number of replies are held over.)

Wha- is your Number? Can you do with Two Guineas? See page 331.

The Central Cheleken Oilfields, Limited are issuing a Prospectus which states amongst other things that the Prospectus has been filed with the Registrar of Joint Stock Companies.

The Subscription List will open on Wednesday, the 11th day of September, 1912, and will close on or before Friday, the 13th day of September, 1912, at 4 o'clock p.m

CENTRAL CHELEKEN OILFIELDS, LTD.

[Incorporated under the Companies (Consolidation) Act, 1908.]

CAPITAL - - - - - - - - - - - £400,000.

Divided into 400,000 Shares of £1 each, of which 126,400 Shares have been set aside for Working Capital.

ISSUE OF 75,000 SHARES AT PAR,

Of which 55,000, including 40,000 Shares for the provision of Working Capital and the general purposes of the Company, have been underwritten

PAYABLE AS FOLLOWS:

2s. 6d. on Application; 2s. 6d. on Allotment; 5s. 0d. Two Months after Allotment; 5s. 0d. Three Months after Allotment; 5s. 0d. Four Months after Allotment.

Special consideration will be given to applications from the Shareholders of the Cheleken Oilfields, Limited.

DIRECTORS.

F. S. E. DRURY, Chairman, Cheleken Oilfields, Limited, 15, Moorgate Street, London, E.C.
MAJOR W. HOUGHTON GASTRELL, M.P., Director, Cheleken Oilfields, Limited, Clarence Terrace, London, N.W.
JULES LEON, Banquier, 51, Boulevard Lannes, Paris
ALEKSEI LUKICH ROJESTVENSKY, Chairman, The Moscow House Holders Mutual Credit Bank, Ostojenka 8, Moscow.

BANKERS.

LONDON CITY AND MIDLAND BANK, LIMITED, Threadneedle Street, London, E.C., and Branches.
THE BRITISH BANK OF NORTHERN COMMERCE, LIMITED, 41 and 43, Bishopsgate, London, E.C.

SOLICITORS.

ASHURST, MORRIS, CRISP & CO., 17, Throgmorton Avenue, London, E.C.

AUDITORS.

W. B. PEAT & CO., 11, Ironmonger Lane, London, E.C.

BROKERS.

COHEN, LAMING, GOSCHEN & CO., 14, Austin Friars, and Stock Exchange, London, E.C.
J. G. BONE & SONS, 4, Copthall Court, and Stock Exchange, London, E.C.

SECRETARY AND REGISTERED OFFICES.

R. GORDON, 32, Old Jewry, London, E.C.

ABRIDGED PROSPECTUS.

This Company has been formed for the purpose stated in the Memorandum of Association, and more particularly to acquire nine plots of oil lands in the Island of Cheleken, known as the Bostanjoglo Plots. Each of these plots has an area of about 10 dessiatines, the total area amounting to 90 dessiatines or 243 acres.

The land is held direct from the Crown in perpetuity for the fixed yearly payment of Rbls. 25 per dessiatine (2.7 acres), and is free from royalty.

Reports on the properties have been obtained from Mr. Lewis Hamilton, Consulting Engineer to the Cheleken Oilfields, Limited, who recently visited Cheleken, and made a very careful personal examination of the whole of the nine plots, and Mr. A. Rojestvensky, the well-known authority and writer on the Cheleken Oilfields. These reports may be seen at the offices of the Company, and the following information regarding the plots is based on them:—

Of the nine plots in question, five lie on the south side of the Chechrak Range, at distances of about 3 to 5 miles east of Ale-Tepe, the celebrated Cheleken Oilfields plot; three of them at 3½ to 6½ miles farther on in the same direction, and the ninth lies on the north side of the range about 7 miles from Ale-Tepe.

Of the Western group of plots, on plot No. 2366 oil was encountered at about 700 feet. On plot 2362 there are two borings from which Oil is now being extracted for house fuel. On plot 2368 there are two borings from which Oil is now being taken. On plot 2363 there is a boring down to 197 feet, in which there is water with traces of Oil. On plot 2361 Oil is being extracted for house fuel from the boring.

Of the Eastern group of plots, on plot 2339 there is one shallow boring down to 67 feet. On plot 2360 one boring is sanded up, but has gas and Oil in it. On plot 2364 a great quantity of bitumen lies on the surface. In the boring there are small Oil shows.

On the Northern plot 2365 there is Oil in both of the borings.

The following is an extract from the report by Mr. Rojestvensky:—

To the Directors, Central Cheleken Oilfields, Limited.

As one of the pioneers of the Tcheleken Oil business, who has been closely associated with that Oilfield for 14 years and has made a careful study of the Tcheleken Oilfield in general and of the Bostanjoglo properties in particular, I have no hesitation in stating that these properties are among the best and most reliable oil-bearing plots on the Island, and on them gushers like those obtained by Nobel and Gadjinsky are almost certain. Having regard to the extremely favourable conditions existing on the various plots you are about to acquire, I consider that within three months of your starting to bore, you will be producing Oil commercially.

Yours faithfully, A. ROJESTVENSKY.

The whole of the nine plots have been proved to be Oil bearing, and they are situated in a territory which has already yielded great production and probably ranks among the richest oilfields in the world. Remarkable results have been obtained from properties being worked on the Island, and notably by the Cheleken Oilfields, Limited, Messrs. Nobel Brothers, and Mr. Isabek Gadjinsky. The following figures, showing the production of these properties for 1911, are interesting:—

Cheleken Oilfields, Limited	1,973,419 poods.	(Nine months only.)
Nobel Brothers	2,439,966 poods.	
Isabek Gadjinsky	6,439,894 poods	

The production of the Cheleken Oilfields, Limited, from January 1st to August 17th, 1912, was 2,782,204 poods.

According to official returns, Cheleken exported in

1909	5,000,000 poods.
1910	10,000,000 poods.
1911	18,000,000 poods.

while the production for the current year is likely to be largely increased.

Speaking on 7th August, 1912, at the General Meeting of the Cheleken Oilfields, Limited, Mr. Lewis Hamilton said:—

The advantages of Cheleken as an oilfield are fourfold: (1) The average cost of a boring is a mere percentage of that of borings at Baku and Grosny; (2) the time occupied by drilling a boring is at present only about six weeks, as against twelve months at Baku; (3) the average daily production per boring is very much greater than the present average of the borings at Bibi Eybat, Balakhany, Sabunchy, Romany or Grosny; (4) the quality of the Oil is superior to that of the places named, not only on account of the percentage of benzine (9 per cent.) and kerosene (36½ per cent.), but also on account of the paraffin it contains.

Cheleken oil is eagerly competed for by buyers in Baku, as it contains such considerable percentages of benzine and kerosene, and also of paraffin wax, which is a very valuable commodity in Russia and is largely imported for commercial purposes.

The present price of Cheleken oil delivered at Baku is 32½ copecks per pood. The operating expenses naturally vary in different places with the depth of the wells, the manner in which they are baled, and the occurrence or otherwise of spouters. The operating expenses in the case of the Cheleken Oilfields, Limited, including freight to Baku, did not exceed for 1911 9 copecks per pood. Owing to the declining production of oil in the Baku district, it is expected that the price will be maintained at a high level.

The island of Cheleken, which is situated on the eastern side of the Caspian Sea, has recently acquired fame as a prolific oilfield. Owing to the impoverishment of the Baku fields, a number of the principal oil producers there have secured territory on Cheleken, and are now interesting themselves in this field, where oil is obtained at such comparatively shallow depths and in larger quantities than in the Baku district. The average daily production of the whole of the Baku field in 1911 was about 500 poods per boring from an average depth of 1,330 feet, whereas at Cheleken the average daily production was about three times this quantity, and the average depth less than 650 feet. Two English companies—including the Cheleken Oilfields, Limited—have actively embarked on work on the island. That company has lately declared an interim dividend of 10 per cent, as the result of the first fifteen months' operations, while its production for the fortnight ended August 27th, 1912, amounted to 514,996 poods, or 8,306 tons.

Some wells have been extremely prolific; Mr. Gadjinsky's well No. 3 gave 5,000,000 poods in 1910 and No. 7 gave 7,000,000 in a short space of time.

Oil being met with at such shallow depths—from 350 to 650 feet—borings have up to now been rarely carried below the upper layers of the variegated series, the beds in which the largest production has been obtained. It is believed, however, by geologists who have studied the island, that there are several layers of oil sands below those in exploitation, and that the thickness of the series is probably about 2,000 feet.

None of the properties are far from the coast, and short pipe-lines of 4 or 6 miles only will be required to bring the oil to the bay on the south side of the island, where good protection exists for ships and where piers are constructed to pump the oil direct on to tank steamers. The cost of transport to ship is therefore low, and from the piers the oil is carried to its market at Astrakan or Baku.

Owing to his special knowledge of the Cheleken Fields, Mr. Rojestvensky has been requested by the directors to accept a seat on the board, and has agreed to do so.

It is intended that borings shall begin at once on sites to be selected by Mr. Lewis Hamilton. The cost of borings may be taken at from £2,000 to £3,000 each.

The minimum subscription on which the directors may proceed to allotment is seven shares, but having regard to the number of shares underwritten the directors will proceed to allotment on the closing of the list.

The company will pay a brokerage of 3d. per share on all shares allotted on applications bearing brokers' stamps, except on applications allotted in relief of underwriters.

Copies of the contracts may be inspected at the offices of the solicitors to the company, between the hours of 11 a.m. and 4 p.m., while the subscription list remains open.

Prospectuses and Forms of Application can be obtained at the office of the company, or from the bankers, solicitors and brokers.

No. 60.

CENTRAL CHELEKEN OILFIELDS, LIMITED.
(Incorporated under the Companies (Consolidation) Act, 1908.)
CAPITAL - - £400,000
Divided into 400,000 shares of £1 each.

The 75,000 shares now offered are payable 2s. 6d. per share on application; 2s. 6d. on allotment; 5s. two months after allotment; 5s. three months after allotment; 5s. four months after allotment.

To the Directors of CENTRAL CHELEKEN OILFIELDS, LIMITED.

GENTLEMEN,

Having paid to your bankers the sum of £..... being a deposit of 2s. 6d. per share payable on application for ..... shares in the above company, I/we hereby request you to allot me/us that number of shares, and I/we agree to accept such shares, or any less number that may be allotted to me/us, and to pay the further instalments thereon upon the terms of the Memorandum and Articles of Association of the Company, and I/we authorise you to place my/our name upon the Register of Shareholders in respect of any shares so allotted to me/us.

To be written distinctly.

Name (in full).....
(Mr., Mrs., or Miss.)

Address.....

Ordinary Signature.....

Occupation or Description.....

Dated.....1912.

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, Overheard by our Reporter.]

COLONEL CODY.

Good evenin', sir . . . take *this* chair, sir, if you please, sir. . . . Shavin' ? . . . Yessir. . . . It won't be the first close shave *you've* 'ad, not by a long chalk, will it, sir ? . . . Ha, ha ! . . . Ho, yessir, *I* knoo 'oo you wos the moment you *h*entered the saloon ; an' I'm proud to 'ave you *h*under my 'ands, sir. . . . A lot of cerlebrities 'ave set in this chair wot you're a-settin' in, but I don't know as I ever felt more pleasure in attendin' to one of 'em then I do to you, sir. . . . Yessir . . . that's a fack, sir. . . .

I don't know w'ether you've *h*ever thought erbout it, sir, but there's a sorter connection between *h*aviaters an' barbers, sir . . . yessir . . . you see, sir, they both deals with the 'air, sir—*h*us with the 'air of the 'ead, an' you gentlemen with the *h*air of the *h*atmosphere. . . . Strange, ain't it, sir ?—an' very *h*interestin', I'm shore.

You know, sir, the public *wos* real pleased w'en you won the £4,000 prize, an' the £1,000 one on the top of it. . . . The general opinion is as 'ow you jolly well deserved it, an' I agree. . . . But, minjer, I don't say as 'ow they'd 'ave bin as pleased if you 'adn't bin a British subjec'. . . . There wos a sorter feelin' that we Britishers wos orl be'ind in *h*aviation, and although you ain't bin a British subjec' long, the country looks on yore success as a British vict'ry. . . . Wot took the public wos yore pluck, sir. . . . Thet's wot takes with *h*us Britishers, sir, an' orlways will, I 'ope, sir. . . . An' anuther thing, sir, we don't like furriners. . . . Minjer, we don't 'ate 'em like wot we useter—we don't wonter punch 'em in the *h*optic w'en we sees one

comin' down the street, sir—but orl the same, we don't, as a clarse, like furriners. . . . Corse, sir, you wosn't reely a furriner even afore you wos natchrerlized. . . . We orl liked Bufferlo Bill, an' 'ad a sorter sneakin' regard fur 'is relashuns. But 'e wosn't British, an' 'e wosn't rightly a furriner. . . . Orl the same, it's just as well you wos natchrerlized, an' now you on'y wanter do one thing to be *h*accepted as one of *h*us. . . . Well, I 'ardly like to say, sir. . . . It's rather a delickit subjec'. . . . But if you *will* 'ave it, 'ere goes ! . . . You'll *h*excuse me sayin' so, sir, but if you're a-goin' to be a thorough-goin' Britisher, you'll 'ave to 'ave that there chin-tuft orf. . . . The British public don't like *H*imperials or goatees, w'ichever you call 'em, not a little bit, sir, an' the sooner you 'ave yore's orf the better, if you'll allow me to say so. . . . Shell I do it now, sir ? . . . You know the Yankee proverb, sir—Do it now !—No, sir ? . . . Very good, sir. . . . It's a disappointment to me, sir, 'cos I wos 'opin' thet I might 'ave the priverlidge of turnin' you out a proper Britisher. . . . But if you'd rather not !—well, there's no more to be sed. . . .

Bay rum, sir, or powder ? . . . No, sir, I never 'ad a fly, an' to tell you the trooth, I ain't anxious. . . . Yessir, I dare say it *is* ex'ileratin' cuttin' through the *h*air, but thet's wot I'm a-doin' orl day, sir, down 'ere, and I fancies mine is the safer job o' the two, sir, arter orl. . . . Ha, ha ! . . . Yessir ; I'll remember, sir. . . . Laffan's Plain, you sed ? Yessir. . . . Thank you. . . . Thank you very much. . . . Good day, sir. . . . Thank you. . . .

SHAVALLO

(SHAVE-ALL-O),

THE IDEAL SHAVING SOAP

with either hot or cold water.

Ivorine Sticks, 1s. each;
smaller sticks, 6d. each;
Cakes, 4½d. each.

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Sole Makers :

JOHN KNIGHT, LTD.,

Soapmakers to H.M. King George V

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"Your power is marvellous,
So people write,
Please read my life—
Are my prospects bright ?"

Send your letter to Mr. Clay Burton Vance, Suite 51.F., Palais-Royal, Paris, France. If you wish, you may enclose 6d. (stamps of your own country) to pay postage, clerical work, etc. Please note that 2½d. postage is required on letters posted to France. Do not enclose coins or silver in your letter.

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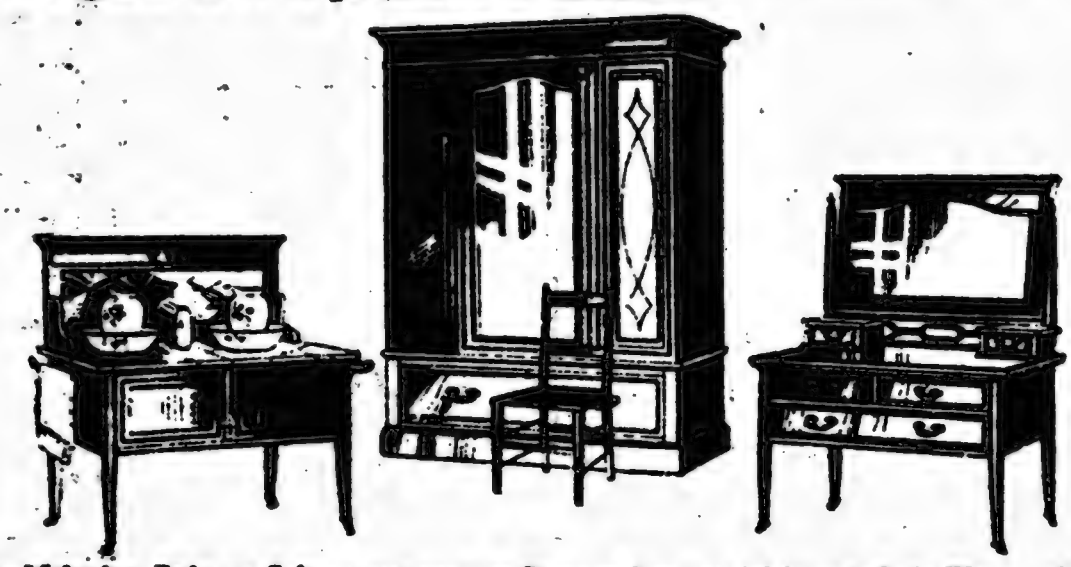
The best advertising we have is the kindly recommendation of our friends. One tells another, and we witness every day the power of that influence. You never read advertisements of poor furniture; strange, too, for there is more poor than good, and ours is as good as our best energies, ability, knowledge and experience can get. In fact, it is just as good as it is possible to make it.



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Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

Revolving Bookcase in Mahogany, Walnut or Oak. £1 15s. 0d.

TERMS.

Worth. £	Per Month: £ s. d.
10	6 0
20	11 0
50	1 8 0
100	2 5 0
200	4 10 0
500	11 5 0
1,000	22 10 0
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10 % DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT. In this department we hold a stock valued at considerably over £10,000, and we extend a cordial invitation to all interested to pay us a visit. If you will let us know your requirements we are certain we can supply you. A special catalogue has been prepared which we shall be pleased to forward post free.

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ANTICIPATED EPITAPHS.

By W. M.

[In this column we give from week to week an anticipated —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.]

Wythyn
Thys noyfefome vaulte
Lye corruptynge
Ye flefhe and boanes of one
Hiram Henton,
A mufickall conducktor,
Whoo enjoyed a brief notorietie,
And added for a whyle
Toe ye gaietie of nacions,
Durynge ye so-called summer of
Anno Domini 1912.
Born
In ye fyrft yeare of hys lyfe,
In ye towne
Where hys mother chanced toe bee atte ye tyme;
Hee earlie difclofed ye pofsefsion of
Mufickall talent
Bye beatynge tyme wyth hys rattle
Toe hys owne squalls.
Thys was confidered bye hys parentes
As sufficient evidence
Thatte hee was deftyned bye fate for
A mufickall careere;
Soe hee was taughte hys lynes and spaces,
Sette toe studie hys scales,
And verie soone became an infernal nuifance
In ye eftimacion of ye neighbours.
Butte,
Lyke a true mufician,
Hee heeded notte ye diftrefs of helplefs lifteners,
Butte purfued hys mufickall purpofe
Unflinchynglie,
Untill,
In ye fullnefs of tyme,
If notte before,
Hee became a full-fledged
Mufickall Conducktor.
Havynge
In due courfe
Seckured alle ye necefsarie qualifickacions,
Hee applyed for ye pofte of
Mufickall Direcktor
Toe
Ye Eaftbourne Towne Councill,
Ye whyche hee gotte.
Although elated bye hys succefs,
For a whyle hee managed toe keepe hymfelfe under,
Butte ye originalitie of hys difpoficion
Wolde notte longe bee gaynfayed,
And
Suddenlie broke oute
In thys wyfe:—
Tyred of lookynge atte ye same olde faces
Of ye same olde band
Performance after performance,
Hee one daie turned hys backe onne themme
And commenced toe conduckt ye audience
Infteade of ye orcheftra.
Scandalyzed bye suche originalitie,
Ye Eaftbourne Towne Councill
Commanded hym in future toe face ye mufick
Lyke a manne
And a conducktor.
Thys rebuke
Soe preyed onne hys senfityve mynde
Thatte,
Fyftie yeares or soe afterwardes,
Hee tooke toe hys bedde
And dyed.

Here Henton lyes, whoo whenne hee tooke hys stande
Preferred toe turne hys backe upon ye bande.
Though notte for ye same reafon, others too
Preferred toe turne theyre backs, as hee didde doo.

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to be able to speak and write

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For an English speaking person to know French, German, or Spanish is not a guarantee of success, but it improves his chances wonderfully. English-speaking people all over the world are in the front rank by their ability, and would be more so if they were not handicapped by being unable to speak foreign languages.

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From 2/- an hour.

EAVESDROPPING AT THE 'PHONE.

By Our Pet "Hello" Girl.

III.—THE WHITEWASHER V. BURNS (1ST ROUND).

"No, miss, I shall not put the money in until you assure me I am through. I've been played that trick before. Twopence is twopence . . . Yes?—What?—"

"Put the money in, please."

"Here you are, miss—One! (*crrrk!*)—Two! (*crrrk!*)."

"You're through."

"Hallo! . . . . There?—There? . . . Is that you, Burns? . . . Ah; how are you?—I'm Masterman. . . ."

"Who?—Speak up, please."

"Masterman—I say I'm Masterman."

"What's that?—Master and Man?—Don't see how you can be both—What?"

"*Masterman* I said . . . *you* know, Burns; I'm running the Insurance Act for Lloyd George. . . ."

"Oh, it's *you*, is it?—Masterman the Journeyman Whitewasher! Ha, ha! . . . No offence, me boy. . . . Now, what is it? . . . Don't keep me long—I'm busy."

"Oh, I was talking to Asquith the other day, and he was good enough to hint that a place might be found for me in the Cabinet before the Session re-opens (*wobwobwobwobwobzip!*) . . ."

"——'Ratulate you, I'm sure; but at the same time, if H.H. goes on like this he'll have every more or less prominent Radical in the Cabinet before Parliament dissolves. I don't see how he can find room for you."

"Well, to tell you the truth, Burns, he suggested that there *might* be a vacancy that I could fill. . . . He rather thought that—er—*someone* was getting a little sick of the cold shoulder—feeling his position of isolation in the council of the party, and—er—that he might easily be persuaded to resign his portfolio in favour of myself (*burrrr-blob-blob-blob-zipp!*)."

"No wonder the 'phone is getting excited, Masterman. So am I. I'm on thorns to learn who is this paragon of virtue who is willing to give up his Cabinet screw in *your* favour, of all men. Name, for heaven's sake! Name! Name!!"

"You *will* have your joke, John. . . . The fact of the matter, old man, is that I gathered from Asquith that——"

"Oh, out with it, Masterman. . . . Don't beat about the bush. You are not composing one of your famous Reports, you know. Who *is* the man?"

"Well, Asquith hinted—he didn't say definitely, mind you, that—er—it might be possible that you yourself might be agreeable to——"

"What? . . . *Me?* . . . Resign my seat in the Cabinet in *your* favour? . . . He must be mad! . . . And so must you, to dream of it for one moment. . . . Look here, young man; you're smart in your way, I grant you, but if you've got the conceit to imagine that your political services are more valuable than mine I take leave to undeceive you. . . ."

"Er—it's not exactly that, Burns. . . . You see, you're not altogether *persona grata* with the other Ministers just now, and haven't been for some time. Your blunt style is all very well, but it isn't quite the thing for Cabinet Councils, you know. So Asquith thought it would be far more pleasant for you and agreeable to the others if you were to resign and I took your place." . . .

"Haven't you finished?"

"No, miss; I haven't started. . . . Don't ring me off. . . . I want to tell the chap at the other end exactly what I think of him and his confounded impertinent suggestion. . . . Now look here, Masterman, I'll tell you what you are. You're a blighted, sanctimonious schemer and political time-server, and if I had you here for five minutes, I'd——"

"I must ring you off if you use bad language (*tactactac-tac-zip!*)."

"Miss! . . . I say, miss! . . . Miss!!"

"Confound the girl—we're rung off!"

WHAT IS YOUR NUMBER?

See Announcement of NEW Scheme on page 331.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

Hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl.
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £60; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11 ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

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Special attention given to Export orders.

Largest and most complete Depositories in the world.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

Nantypwllarny,
Rhwdudlangoch.

Dear Peggy,—Seems to me you always got something rank-ling in your buz-zum, such as it is. That's the worst of those cheap pads. Either you're cer-tain to get tickled to death or else they work into the siss-tem and make a blowse-front look like a slab of doe. If you got a flat-topped chest to keep your clothes in that's quite enough. You don't need one to carry about, speshally where there's drafts.

Only the night before I got your letter I dreamed you'd fell off a tram-car, so I gessed you were having some sort of luck.

I can't make your guv'nor out. Fancy him waking you up in the morning so's he can have the table-cloths for the early customers. You ought to have rubber sheets to sleep on, then you could be inde-pendent. He couldn't put them on the tables very well not unless he wanted the kippers to spring to at-tenshun soon's the customers got seated.

He's no bisniss to wake you at all, not till you're propperly reddy to re-sume. How's he to know what's passing through your mind; you might be having the time of your life. He wouldn't like such treet-ment if he was in your place, and that's what you ought to tell him.

I bleeve you could have the law on him, queenie, I do, straight. Even if you're paid so much a week and all found, it don't give him the right to go finding unless you give notice that you've lost some-thing. He's got no right what-ever to tor-ment you in your happier moments. If he did such a thing to me I should be all over him like a bunch of fire-works.

Men haven't got a bit of sense, dear, they reelly have not. If I had my way some of the creechers should be made to get marrid and live with their wives; my Bert should be in that lot.

You want to know the meen-ing of a customer leaving a penny under his plate.

After deep refleck-shun, I don't know. P'raps he'd suddenly gone potty; or he may have been very rich and didn't know what to do with his money; or he may have been a success-ful burglar that didn't want to risk carrying stolen property and hadn't time to bank it.

If he should live to come again, fairy, I should put all the spare plates on his table, so's to give the collecksbun a better chance. Life's only breef, and people that forget what belongs to them ought to be encur-ridged.

Fancy you not knowing that toad-in-the-hole was some-thing eatable. No wonder your guv'nor got ratty when you took the en-quirer into the back-yard and told him to try his luck round the cess-pool.

I s'pose if he'd asked for col-ledge puddin' you'd have brought him a black-board and a bit of chalk, or else a low stool and a picksher alfa-bet.

You won't never get to be manidger-ess of the Hotel Sissil if you don't make more pro-gress in your stud-dies. I've heard say there's people in the bis-niss that can cook a bloater thirty-six different ways. They could man-idge forty, only the vicktim gets a bit too fierce on account of being overworked.

So you see my meening, queen. You can't wake up some morning in a first-class posishun if you didn't happen to be alive the day before. And taking a hungry person into the back-yard like you did is just about the lim-mit. I bleeve I could do that myself, and I haven't had any speshal training, only what I've picked up as I've gone along. You reelly must pull yourself together.

I happen to be called away now, dear. Two of the little dar-lings have been sitting up a bit, as a reward for good behave-yer. At this minnit one's yelling for its parry-goric, and the other sweet angel after hiding the tongs has gone and swallowed a cinder. From now onwards I shall be very busy, queen, so I know you'll excuse me.

Your love-ing friend,
JANE ANN.

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NEW MODEL N°21
For Present Season's wear.

Proofed and stiffened by their own Patent Deep Black Solution which greatly enriches the colour of the felt and at the same time adds immensely to the wearing properties of each hat.

CLEMAK Safety Razor 5/-

The Clemak Safety Razor—at 5s.—is Made as Well and Shaves as Well as any Guinea Safety Razor.

. . . Note how carefully it is made—the perfection of every detail—its beautiful finish. Look at the blade, feel its keen cutting edge. No other blade could shave your beard more easily than that.

. . . Now put the CLEMAK side by side with any other Safety Razor offered at a Guinea. You will then see for yourself that it is in every way the equal of the other Razor—and costs you 16/- less to buy. Then why pay a guinea?

The only way to keep a razor sharp is to strop it. To buy a safety razor, and throw dull blades away, means a continuous expense for new blades.

The CLEMAK avoids all this.

Why not let your COMPANION FOURTEEN be free from shaving troubles?

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The Clemak Stropper Machine—price 2/6. Including a few hone-like strops, enough to strop at the convenient angle and pressure. Ensures a keen blade for every shave.

COMMISSION GOOD, to Stores, Stropping Machines, and Strops 100%

OF ALL STORES, CUTLERS, &c.

CLEMAK Safety Razor 5/-

DRAMA OF TO-DAY.

By M. CLEMENT SCOTT.

"ART AND OPPORTUNITY."

"Miss Marie Tempest and her Victims" would be a more expressive title for Mr. Harold Chapin's amusing play at the Prince of Wales's Theatre, and surely a character more suited to this enchanting actress's variable temperament than that of the naughty little widow, Pauline Cheverelle, could not have been written for her. She has plenty of live blood in her veins, has this highly intelligent larky, scheming Pauline. She knows a thing or two, and how many beans make five. "Thar ain't no teachin' of 'er nofink, lawd luv yer; wat she's *fergot* 'ud be a heddication, and not 'arf!" First of all Mrs. Cheverelle starts in with the Earl's son; finding the lad, however, a bit of a bore, and getting an inkling of his father's feelings towards her, she "chucks" the youngster, and immediately accepts the older man. But he—oh heavens!—how he grates on her nerves, worse even than the boy did! She simply can't stand him at any price. There is only one man she wants in the whole world, and he has snubbed her. How like human nature! Show a woman you love her, and she snaps her pretty fingers in your face and tells you to go to Halifax. Treat her with indifference and she'll brave anything to win the prize she intends to get, no matter what artifice she uses. Can't you see Miss Tempest in such a part as this? Isn't it her delightful wilfulness all over? Did you ever know anybody shuffle the sins of her adventurous shoulders on to others as Miss Tempest does? She is hopelessly impossible so far as a reasonable widow should be, but there is not a single man, widower, or aviator—(an aviator is a mad, featherless bird without wings)—invincible to her electric influence. Surrounded with artistes such as Graham Browne, Charles V. France, Norman Trevor and Miss Kate Serjeantson, Miss Marie Tempest ought to do very well indeed with her "Art" and the "Opportunity" supplied by Mr. Harold Chapin.

TACITURNITY AT THE TABLE.

(*A specialist asserts that the brilliant talker, who is the life and soul of the dinner party, is invariably a dyspeptic.*)

Of obloquy I bear the brunt,
Because I munch and munch on,
Assimilating, with a grunt,
My dinner or my luncheon;
But hostesses may look askance
And wish I were a mile hence,
Course after course, without remorse,
I sit in stolid silence.

Although with epigram and jest,
With racy conversation,
I could divert each fellow guest
And win his admiration,
I forcibly restrain myself
With common-sense's bridle,
For such a plan to mortal man
Might well prove suicidal.

Let those around the board deplore,
In whispers, the ill-breeding
Of one who—save to ask for more—
Keeps mum whilst he is feeding.
They little know the time is nigh,
Beyond all doubt or question,
When such as they will fall a prey
To chronic indigestion!

SONG POEMS WANTED.
YOU MAY BE ABLE TO WRITE A HIT.
Hundreds of dollars have been made in successful songs. Send us your WORDS or MELODIES. Acceptance guaranteed if available. Washington only place to secure a copyright. H. Kirkus Dugdale Co., Desk 814, Washington, D.C., U.S.A.

VITALITY OF YOUTH
FOR MEN WHO HAVE LOST IT

The force that runs the human machine is stored in the nerves. This nervous energy, as it is called, is only another name for electricity.
If any organ of your body is weak and inactive, it means that the nerves which control it lack power. This must be restored before the affected part can perform its proper functions. It does no good to take drugs for such a condition as this. You can only effect a cure by replacing the energy that has been lost. Drugs are poisons—electricity is life.
Saturate your nerves with a glowing current from the "Ajax" Body Battery for an hour each day. The weak organs will respond to its influence in the same way that an electric motor starts whirling as soon as the power is turned on.
The "Ajax" is a self-charged body battery which generates a steady, unbroken stream of galvanic electricity, and infuses it into the nerves in just the right volume. It builds up vitality and strength, and cures all ailments resulting from a debilitated state of the nerves and vital organs.
Men who suffer from failing vitality, debility, or any of the usual weaknesses, will find that the "Ajax" Body Battery, together with electric suspensory attachment, will quickly put them in good condition.
It is a natural remedy, and those who have used it will tell you that it does all we claim for it.

THIS IS FREE

We'll send you our free book, closely sealed, which tells all about the battery, how it cures and what it does. This book is illustrated, and explains many things you should know about the cause and cure of disease. If you want to be the man Nature intended you to be send for the book at once. We have a book for women also.

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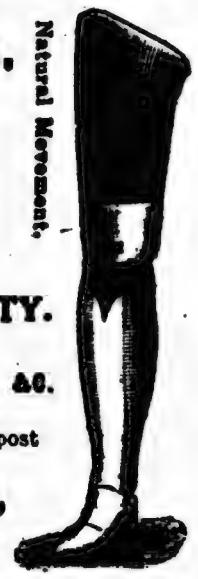

BUCHANAN'S WHISKY
"BLACK
— & —
WHITE"
The Highest Standard of QUALITY.

BULL'S EYES.

Notes of Interrogation:—
Will President Taft "*give* way" on the Panama Canal?
Doesn't Lloyd George know there is "money in land," and means to get it out?
Are the Attorney-General's fees "nominal" or phenomenal?
Aren't the farmers struggling to keep their heads above water this year?
Wasn't the Dentists' Exhibition a great "draw"?
Doesn't Gunner Moir now feel a little "less"?

The London Hippodrome has been burgled, and it is not wise to mention "takings" there just now.

Suffragettes have now taken to cutting telegraph wires. Not the first time they have been "up the pole."

The talking clock which has been placed on the market at Berlin does actually tell the time.

"The modern dramatist is struggling to keep up to the modern woman," says Arthur Sutro. Is the modern woman so fast?

Leeds taxi-drivers have rebelled against the present fares. Unless the hire-rate is a higher rate they will remain irate.

Le Bargy, the French actor, says he cannot dress on less than £1,200 a year. This is a case of the man making the tailor.

Twenty editors have been sent to prison in Poland since January. They don't believe in the "freedom" of the Press there.

A minor novelist is resigning literature to drive a taxi-cab. He finds the "write" road is the wrong one.

A cricket enthusiast was attracted by the heading "The Ball of the Century," but was quickly disillusioned.

"Strike at a match factory," we read. Surely very dangerous.

A constable at Willesden said he "injected" a prisoner from a public house. But it did not cure the complaint.

"Love is like measles," says a writer. Yes, very rash, and very catching.

After-effects of an operation for appendicitis, were pleaded as an excuse for the theft of a bicycle. A side slip, we suppose.

Some vegetables are really animals, we are told. At some restaurants we have observed this fact.

"Consols Rise," we read. About time they got up.

Heading from the *Daily News and Leader*: "Mill in Danger. Arrangements made to Blast a Dam."

"Fiction is not in a decline," says a contemporary. But much of it is sickening.

A doctor says that chewing is becoming a lost art. But Parliament will soon be sitting again.

"It is important to know your own character," says an advertisement. Also the servants'.

Mr. Leslie Stuart attributed his failure to pirates. On the high C's we suppose.

A gardener has been sentenced to six weeks' hard labour for kissing a housemaid. A heavy blow for so light a smack.

In Budapest a wife has been sold for £21. Here, most fathers are glad to give them away.

"Express Cut Off," we read. Not near the tender part, we hope.

A man in New York has eaten forty-six bananas. But there are still a few in the Strand.

There has been trouble between two pink papers. The grievance seems to have been whether one should be more read than the other.

Women are the best waiters, we are told. Judging by the figures on the last census, most of them will remain so.

"Corn in a foot of water," we read. Nothing new.

A Mrs. R. Ott says she is a reincarnation of Pharaoh's daughter. R.Ott!

A scientist says that most of us have sulphur in our systems. But we don't all play golf.

The cold weather has been good for marrows, we are told. But a good many have been chilled.

"The most popular movement for the ballroom," says a heading. That which leads to the conservatory, of course.

A girl weighing 45 st. has just been married in Brooklyn. We trust the husband can "support" her.

The idea of a crocodile as a family pet does not appeal to us; it might get too fond of the children.

The *Express* had an article on "The Sea Serpent at Home." What had the writer been drinking?

WHY BE CONTENT WITH 4%

when you can obtain, with greater security, 10%, 15% or even 20%?

The cost of living is rising; incomes derived from investments are, in many cases, falling. What is to be done? The prudent investor is turning his attention to "Sun Life of Canada" Annuities. This Company, one of the soundest concerns in the British Empire, deals with the whole problem of Annuity Insurance on progressive and comprehensive lines. Their attractive forms of Annuities do not only appeal to those who have reached the evening of life. Middle-aged men and women with small and large capitals, young men and women with no capital at all, but with incomes that leave a margin for saving—*all* find investment advantages in "Sun Life of Canada" Annuity Insurances, not to be gained elsewhere.

No Life Office in the World has better assets than the Sun Life of Canada; no Insurance Company in the World offers more generous terms. All assets are invested in conformity with the Canadian Government requriements.

Buy an Annuity

You can buy an Annuity out and out; or you can buy a deferred Annuity and pay for it out of your Income—so much per year until the Annuity is due. You can buy joint Annuities for yourself and your wife; you can buy educational Annuities for your children; you can buy Annuities with the whole return of your capital guaranteed. And these are but a few of the various forms of Annuities purchasable. Investigate! Your enquiry may mean, probably *will* mean, the doubling or quadrupling of your present income. You will gain in every way by taking out a "Sun Life of Canada" Annuity. Your income will be fixed and regular, independent of labour troubles and international complications. It will be a larger income and more amply secured. If you happen to be in indifferent health when the arrangement is made, you will have *still better* terms offered you. Then, investigate, and at once. Use this coupon for your enquiry, or copy the particulars on a postcard.

THIS COUPON COST ½d. TO SEND IF ENVELOPE BE NOT SEALED.

To The Manager (Mr. J. F. Junkin),
Sun Life Assurance Company of Canada,
45, Canada House, Norfolk Street, London, W.C.

Please send me particulars, explanatory booklets, etc., of your various forms of Annuity Insurance. (If enquirer cares to state age, particulars of annuity required, etc., the communication will be regarded as confidential).

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"If your brain needs immediate attention you go to the Brainine Company and get a supply of chocolate coated pellets, and therewith charge your brain with vitality and force. . . . What a chance for everybody to become a Bottomley is offered by the Brainine Company!"—TRUTH, July 17th, 1912.

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BRAININE is sold by the Army and Navy Stores, Westminster; Boots, "The Cash Chemists"; Taylor's Drug Stores; Parkes' Drug Stores (all Branches); or it may be obtained by ordering through your local chemist (all wholesale houses stock it). If, however, you have any difficulty in procuring a supply, write direct—enclosing remittance for either size to the

BRAININE COMPANY, 2, Marsham Street, Westminster, London, S.W.

Confessions of a Barmaid.

OTHER ITEMS

SLAVES OF WHITECHAPEL.

DOES IT PAY TO MARRY MONEY?

SEASIDE LANDLADIES AND BOARDERS.

FOUR STORIES.

See This Week's

MRS. BULL

NOW ON SALE. ONE PENNY.

A SPLENDID NUMBER.

GIVEN WITH EVERY COPY.

THE POPULAR SONG

"My Heart is With You To-Night."

Sung by

Miss KITTY DALE.

Words and Music.

JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

"A WHITE MAN" (Kimberley).—We quite agree that it would be better if Foreign Missions would start at home and help to feed, clothe, and educate many poor brothers and sisters who have fallen down in the world, instead of "civilising" the nigger women and sending them into the town to emulate the example of some of their Christian sisters.

F. P. M. complains that his wife has been driven about from seat to seat in the parks owing to the filthy language used by loafers. When she has asked them to desist, they have simply aggravated their offensiveness. We can only suggest that the next time his wife goes out for an airing in the parks, he should lurk about in the neighbourhood and punch the heads of the people who insult her.

"OBSERVER" (Hythe) informs us that the Government of Great Britain is rapidly passing into the hands of women, while that of Germany will remain in the hands of men.

"WOOL EXCHANGE" has been reading a pocket diary in which he found "January 1st, Circumcision. Stock Exchange closed." This, however is mere coincidence, and we agree with our correspondent that "attention need not have been drawn to the fact in such a brutal manner." Particularly as so few members of the Stock Exchange are Israelites.

W. F. Y. (Hyde) wants to know how working men can make their protests felt when such laws as the Mental Deficiency Bill are brought forward. Their forefathers would probably have started a rebellion, but nowadays it ought to be sufficient to concentrate in support of a Business Government.

"LANCASHIRE FACTORY LAD" says he would like to treat us to a good glass of whiskey, or beer, if we prefer. Then he wants us to join in singing a Nonconformist hymn:

"Trust no Party, trust no factor,
Trust no leader in the fight."

But what is the matter with trusting us?

"READER" (B'ham) denies that doctors are trying to obtain control over families by the use of hypnotism. But surely it is a fact that hypnotism gives doctors a control over their patients which they could use for almost any purpose they pleased. We do not at all agree that if a doctor seeks to implant an immoral thought in the mind of a person who is inclined to live a moral life it is immediately vetoed and refused. We are preparing another article giving incidents of crimes which have been committed by persons in the hypnotic state.

F. W. M. (Halifax, N.S.) sends us the following poem, and asks whether it is good enough for a padded cell:—

"It is the book that leads us the way,
Edited by Horatio, whom we well wish good-day;
May that good book, so well founded and true,
Ever lead onward the red, white, and blue."

We say nothing about the poem—with the sentiments of which we are in complete accord—but we think the poet might well be restrained.

J. H. P. (Coventry) says there is a hotel at Birmingham with 130 bedrooms and only one bathroom. Another argument for Tariff Reform—*Baths* are going!

A. J. B. (Vancouver) asserts that for eight months in the year there is abundance of work for all. That, however, is not the usual experience.

R. J. S. K. (Kingston, Jamaica) says that there is a great demand for rat poison out there in view of the bubonic plague scare. We could find a use for some of it in this country.

"THE GOVERNOR" asks, "Does it matter a bug's ear to the majority whether we are German or otherwise, apart from sentiment?" We were not aware that bugs had ears.

"STRUGGLING TRADESMAN" writes, "I take the liberty of addressing you on the subject of the unjust and tyrannous legislation of the present Government." Apart from the spelling, there is nothing very original in this particular accusation.

THE MANAGER OF LOCKE AND CO. (Lahore) appears to think we are debt-collectors, whereas we have always thought creditors were people perfectly capable of taking care of themselves to the uttermost pice.

MISS J. W. (Stonehouse) says we did her vicar an injustice in giving him a biscuit which was due to the *Stroud Journal* for a misreport. As a matter of fact we did suggest that the responibility lay with the *Stroud Journal*. Why fuss?

G. N. (Catford) seeks to conciliate Anglo-German susceptibilities by stating that, though not a German himself, he has lived a long time in Germany and never heard the expression "beastly foreigner" out there. That is because they don't happen to talk the Cockney language in the Kaiser's country. "Untutored alien" is more the sort of phrase we use over here when we contemplate Italian organ-grinders, the foul French of Leicester Square, the greasy Austrians who hatch plots in the neighbourhood of the British Museum . . . but we must not let ourselves go. We believe there are brave men in every land.

A CORRESPONDENT informs us that his "Mane and addres" is so-and-so. But he must not lose his hair over the Insurance Act. We have already decreed that it is illegal.

"OUR FRED" wants us to collect all our anti-Party quotations in a book, but who would buy it now that non-Party people form the bulk of the community?

"ANOTHER ATTENDANT" complains of the foul and insufficient food of asylum attendants. What insane parsimony!

"MUSICUSS."—We have given up deciding bets for our readers, as the losers would never be satisfied and the winners might not enable us to sip their healths. Besides, who cares what Caruso earns?

"A FARMER" complains that he cannot obtain a good price for turnips from Covent Garden. Then why bother to send? Even the turnip top price may not be lucrative when agriculture is in the descendent.

G. H. (Blackpool).—Why bother about the composers of dance-music if you can find opportunities for enjoyment?

E. P. R. asks, "Should girls work in a brewery?" Certainly not, if they are even indirectly interested in any other form of beverage.

J. L. (Newcastle).—We appreciate suggestions for posters, but they are a part of practical journalism. Cartoons on posters might not always catch the eye.

W. C. (Bath) writes us a very kind letter, and we wish we could think of something to avoid celluloid risks, but *populus vult decipi*,—also to be amused at any costs.

X. Y. Z. (Pimlico).—Never send stamped envelopes for replies to silly questions. First of all, we do not answer such enquiries, nor others when of no general interest. And then Jim Crow tries to steal the stamps.

"AMERICAN JACK" wants us to declare war with Germany at once. How very American!

"VOX" (N. Brompton) asserts that "neither Christ nor Paul got in debt." Why do people write "in" when they mean "into"?

A. G. P. (Southwick) writes: "I am mentally deficient, so are you, everybody is." We should not be good citizens otherwise. Fancy a State run by horribly sane and sober men! We would almost rather have the Party system of Government.

T. W. O. (Hawkwell).—Your newspaper cuttings are more interesting than your letters.

J. F. G. (Maida Vale) asks whether he had better (he says "best") learn motor-driving or bioscope-operating. We love enquiries of this kind from ambitious persons, and wish we could teach them a royal road to riches. But why learn anything? Observation is the only test of genius (copy-book).

"MOGUL" (Gisborne).—Not being a shareholder, we have never been eligible for a seat upon the Prudential Board. After all, there is some limit to our ambition.

"RATEPAYER" (Manchester) wants to know who paid the expense of entertaining 730 Aldermen, Councillors and officials of the Manchester Corporation on the occasion of their recent annual visit to inspect the granite quarries at Carnarvon. We suggest he should communicate with the Town Clerk.

E. T. R. (Stoke Newington).—We are assured that the International Correspondence College does not take legal action where students are financially embarrassed, but only in cases where they tire of their lessons and then seek to repudiate their contracts. The point is one, however, which we will look carefully into.

F. C. A. (London, N. W.) wants to know why Esperanto makes so little progress. Because it is *is* Esperanto.

A CANADIAN READER writes to contradict the statement by Mr. O. Smith in the *Standard of Empire* that mutton can be purchased in Canada for 7d. a pound, and sardines for 2d. per tin. He says that wages are, of course, higher out there, but to say that the cost of living is cheaper strikes him as absurd. Ha, ha!

"A READER IN BUENOS AIRES" says there are numerous English girls accosting men in the streets and music-halls out there. We do not know how religious bodies can interfere with that, but the White Slave traffic certainly needs fighting.

A. F. K. (Dunstable).—We are very sorry your gold watch was stolen in the post, but fear you have no redress if you omitted to register. Even public officials are not all honest.

E. L. J. (Kiltimagh, Ireland).—No remedy for wrong diagnosis in hospitals, otherwise they would be always in trouble. But if you allege fraud against your partner, why not set to work and prove it?

"E. G." (Salford) says his small brother was climbing a rail when a spike pierced his chin. Two gentlemen were passing. One of them ran all the way to the police-station for the ambulance. Meanwhile the other hailed a passing taxi and paid all the expense of conveying the child to the infirmary. J. G. now draws attention to "the kindness and humanity shown by these gentlemen to a humble citizen." In these days of discontent it is refreshing to find a survival of gratitude.

A. C. (S. Shields) is indignant because a "coloured man" was refused drink, though sober and respectful.

H. H. (Catford) is only 15, but says six months' study of JOHN BULL has improved his education and enabled him to argue on all political and Parliamentary subjects. Young missionaries are welcome as the trustees of posterity, but we wish "H. H." would not alarm us by letter-writing in red ink.

(A large number of replies are held over.)

LIFE POLICIES
purchased or money advanced thereon. Write Mr. Hill, 68, Santos Road, London, S.W.

Two Guineas for a pleasant week's overlime. See page 331.

DONCASTER 'DODDLES'

Doncaster is noted for big fields, numerous "unlucky" tips, paper certainties that fail, and the number of dark outsiders that invariably win. If you go you'll probably rush about and get "too much" knowledge—every race will be a puzzle. If you stay at home and back your "fancy" or anybody-else's you'll most likely lose and wish——well! now we have the great Pilot System selection for the

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A FEW PRESS NOTICES.

Week-End Special Supplement, Wednesday, December 20, re White, Fisher and Co., the Football Commission Agents, of Basle: "This firm is of the straightest, and readers can most fearlessly deal with them. They do an enormous business, and they share with Cæsar's wife the reputation of being above suspicion."

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Lotinga's Weekly for Dec. 30th, 1911, says:—

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RACING NOTES.

By W. LOTINGA.

(Of LOTINGA'S WEEKLY, *also "Larry Lynx" of* THE PEOPLE *and "Magpie" of* THE GLOBE.*)*

Prophetic.

Most folk, even the least interested in racing, ordinarily like to have some interest in, if not speculation upon, the St. Leger, which is more open than usual. On recent public form alone it behoves one to anticipate a victory for LOMOND,

and perhaps Hector, a much improved horse, and who stays, will be placed.

In the minor races, WINTHORPE, who is nicely in the Cesarewitch, is worth support EACH WAY for the Rufford Abbey Plate. MY DOLLY or ANMER ought to gain the Rous Plate, and that pair of terrible failures, CIGAR or UNCLE PAT, the Portland Plate. Whichever Lambton's stable start, possibly ST. GIRONS, must take beating in the Alexandra Handicap, while, of course, PRINCE PALATINE has only to be saddled to win the Doncaster Cup. Having regard to the Derby running, KING OF THE PIPPINS, if the selected of several representatives bearing the Rothschild colours, will go close for the Prince of Wales Nursery.

SWISS SWEEPSTAKES AND FOOTBALL FIRMS.

THE EDITOR'S INVESTIGATION.

As announced last week, it is the intention of the Editor of this journal to break his journey home from Carlsbad—at Lucerne, Geneva and Basle—for the purpose of following up the investigations of our Special Commissioner into the methods of the principal firms carrying on Sweepstake and Football businesses in Switzerland, and at the same time of conferring with the Government authorities as to the best method of ridding the country of the swarm of "undesirables" who at present infest it. Our aim will be to furnish JOHN BULL readers with a list of firms with whom they may safely deal during the coming winter season—*and with whom they may not.* We need scarcely say that before recommending any particular people we shall take every means to fully satisfy ourselves of their *bona fides* and financial standing.

THE TOTALISATOR ST. LEGER SWEEPSTAKE.

BY OUR SPECIAL COMMISSIONER.

On September 6th I witnessed the draw for the St. Leger Sweepstake, and I have pleasure in certifying that in every detail it was honestly carried out. The actual procedure of the draw was similar in every respect to that organised by Continental Governments when dealing with Premium Bonds. I personally inspected the register of names of subscribers, and was very careful to note that each individual ticket had a representation in the huge mixing wheel. Another point I was most careful to observe was that only tickets that had actually been paid for were included in the draw. As each ticket was withdrawn from the wheel the number was called out aloud and at once written down by four separate clerks. So soon as "all right" was called out by these clerks, a hand dived down into the smaller wheel and withdrew another disc on which was written the name of a horse. Whatever horse was drawn, it immediately was entered opposite the number already called out. The procedure continued until the whole of the 174 horses had been drawn; after which I took from one of the clerks the list he had been writing. This I checked with the other lists, and having found everything correct I placed my own copy in my pocket to be checked in turn again with the one issued to subscribers a few hours later.

£2,005 is available for prizes. The lucky winner of the first prize will take 50 per cent. of the total pool, viz., £1,002 10s., the person who draws the second horse £200 10s., and the third horse £100 5s. In addition to the prizes already mentioned the sum of £300 15s. will be divided between all those who have drawn horses which come under the starter's orders, and £401 will be divided amongst those who drew horses entered for the race, but which were non-runners, and remained in the list of entries on July 1st. I have only to add that when I left I was convinced that here one had what may be called a "sharing out sweep" carried out with strict honesty.

In going over the Books of the Totalisator I found that they paid out over £2,000 for the Lincoln Handicap and upwards of £4,000 for this year's Derby. There is no wonder that the public support the Totalisator. It is a genuine business concern, run by a business man, with business methods.

Our Special Commissioner personally made Mr. J. F. Awbery's St. Leger Draw, a full account of which will appear next week.

DOUGLAS STUART.

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LEGER RESULT

The Special Commissioner of JOHN BULL personally superintended the drawing. £500 for the winner, £100 for the second, £50 for the third, £5 for each ticket drawing a starter, £2 for each non-starter, 100 consolation prizes of £1 each.

No. of ticket.	Name of horse.	Purchaser's name and address.
B 61722	Speedy King	C. A. Stott, Milton House, Shore, Littleboro'.
A 12039	Mouche Bleue	C. Gregory, 36, Rucklidge Av., Harlesden, N.W.
G 5297	Lord Westbury	G. C. Walker, 7, Osborne St., Radford, Notts.
A 49665	Verve	Maude Woodman, Pimperne, Blandford, Dorset.
G 15988	Tracery	F. Smith, 241, High St., Cymmer, Porth, Glam.
A 18817	Coney Island	Mrs. M. Macpherson, 1, Rankeillor St., Edin.
O 84105	Reclame	G. Lenegan, 181, Langworthy Road, Seedley, Manchester.
D 53731	Mountain Mint	P. H. Tate, 59, York Place, Edinburgh.
J 17707	Pardon	A. Clark, 61, Brewer St., Maidstone, Kent.
A 29736	Collared	J. H. Turner, 80, Desborough Rd., Eastleigh.
H 18121	Mary Black	Tom Barnet, 26, 5th St., Easington, Durham.
L 24667	Mordkin	P. Hanton, 1, St. John's Cotts. Carnwath Rd., Fulham, S.W.
A 54828	St. Bel	T. Smith, c.o. Mrs. Loon, 985, Dumbarton Rd., Whiteinch, Glasgow.
P 76398	Don Reynaldo	W. Willcocks, George IV. Rd., Hounslow, Mdx.
K 61573	Bullfinch	M. Brown, 17, Garden Terr., Crigglestone.
C 17983	Magpie II.	L. Mirylees, 25, Queenswood Av., Muswell Hill Road, Highgate, N.
A 23342	Hector	G. S. Spencer, Criterion Bar, St. Andrews, N.B.
E 68032	Sightly	M. Wessel, 12, Poplar St., Blackpool.
A 49398	Assagai	C. L. Walcott, 6, Ash Grove, Nelson.
M 88194	Whimsey	Mrs. Little, 7, Little Crosby Rd., Gt. Crosby, Liverpool.
A 71697	Song Bird	Th. Meerton, 167, Chorley Rd., Swinton, Lancs.
A 51575	Censor	D. Campbell, 160, Oxford St., Glasgow, S.S.End.
L 80049	Ciro	H. Worsley, 52, River St., Hulme End.
C 61369	St. Josephine	E. Ellis, 112, Canbury Pk. Rd., Kingston-on-Thames.
C 43760	Tagalie	J. Doran, Motor Club, Coventry St., W.
M 33154	Thrace	Mrs. E. Morris, 29, Clarence Embankment, Cardiff.
D 81964	Bonfire	M. H. Williams, 7, King St., Carmarthen.
G 64716	Merry Maiden	Miss Margaret Wakelin, Barnsdale, Musselburgh, N.B.
E 57344	Cecilian	C. Mold, 93, Warwick Rd., Banbury, Oxon.
G 56757	Absolute	W. T. Croft, 17, Guttleton Rd., London, W.
A 33802	Sandrian	H. W. Dove, 26, Locksley St., Burdett Rd., E.
P 3353	Sourabaya	C. Willan, Causeway Head Farm, Helmshore.
A 41223	Count Symons	Th. Howarth, 20, Westhoughton Rd., Adlington near Chorley.
H 59723	Grave Greek	G. C. Mason, 10, Sunnybank Terr., Edinburgh,
D 85807	Balblair	A E. Camm, 459, York Rd., Wandsworth, S.W.
J 49505	White Plains	E. A. Deane, Donny Carney, Dublin.
E 76821	Santair	W. Richards, St. David's Rd., Gurnos, Ystalyfera, Glam.
A 12382	Ember	W. Webb, 78, Alma Rd., Ponders End, N.
H 26386	Perillus	T. Schofield, Longroyd Bridge, Huddersfield.
A 9037	Antravida	J. E. Messenger, School House, Pleck Rd., Walsall.
D 75407	Sweeper II.	J. T. Gorton, Friendship Inn, Crawshawbooth.
G 17695	Mandane	G. O. Thomas, 29, North St., Haverfordwest, S. Wales.
D 85820	Pintadeau	Gr. W. Bronfield, 46 Coy. R.G.A., Citadel Battery, Dover.
C 6276	Jack Saw	F. W. Smith 1, Highbury Gdns., Ilford, Essex.
F 25481	Cataract	A. E. Wyatt, Westthorpe, Byfield S.O., Northants.
P 65387	Bedstead	Thos. Copeland, 14, Hough Lane, Lower Broughton, Manchester.
O 78966	Chut	R. Beer, Constitutional Club, Chard.
A 83581	The Marker	J. Triest, 42, Old Hill St., Stamford Hill, N.
G 41422	Royal Collar	F. Tomlinson, Woodhouse Farm, Shuttlewood, near Chesterfield.
A 11553	Javelin	Miss Jessie Routh, 20, Ribblesdale Rd., Streatham.
O 45147	Chancellor II.	A. Jones, 3, Coton Crescent, Shrewsbury.
I 49183	Silesia	Ed. E. White, 62, George St., Portman Sq., W.
N 34801	Mohacz	J. Bowker, 13, Horton St., Newton Heath, Man
A 8092	Lorenzo	J. Fraggett, Crigglestone, Wakefield.
H 50593	Mediator	Mrs. J. Scaife, 5, Tillotson St., Silsden, near Keighley.
H 24422	Talana Hill	Mr. Lazarus, 14, Tredegar Sq., Bow, London, E.
A 11665	Catmint	H. Welch, Netherwood House, Horsham, Sussex.
G 35131	Sole Mio	Wm. Hardy, 96, Norfolk St., North Shields.
A 49165	Le Lac	Stanley Lloyd, 33, Oakland Terr., Cilfynydd, Pontypridd.
H 41357	Hall Cross	W.C. Lane, 106, Charminster Rd., Bournemouth.
A 29105	Saintonge	Wm. Verity, 17, Bellew St., Ardwick, Man'ster.
H 12721	Rattlejack	W. E. Roughton, 14, New Cannon St., Manchester.
M 45531	Linnaeus	D. Stephen, Junr., East Lea, West Cults, Aberdeen.
O 2389	St. Beuve	Miss Emily Senior, The Beehive, Blackford, North Cadbury, Som.
A 52949	White Sign	Thos. Kaye, 107, St. Helen's St., Elsecar, Barnsley.
J 17550	The Tylt	W. J. Perry, 86a, High St., Sutton, Surrey.
A 9239	Warbine	Emily G. Lenghaw, 8, Avenue Rd., Westcliff-on-Sea.
G 47495	Mundford	Jas. Lapsley, Bellstane, Sth. Queensferry.
M 81761	Lancaster	H. Hince, 294, Waterloo Rd., Hightown, Manchester.
H 30416	Belted Earl	W. F. Jones, 40, Ivernia Rd., Walton, Liverpool
L 26343	Prince Beppo	J. Chumley, St. Winnolls Cott., Cox Green.
A 80108	Queen Carbine	D. Wood, 15, Glover Rd., Willesboro', Ashford.
A 74684	Cylba	W. Owen, 2, Heath St., South Birmingham,
D 66371	Farrier	Mrs. G. New, New Green Hill Park, Evesham.
C 15625	St. Beda	Gwynne Williams, c.o. Dan Davies, Llandovery.
C 17235	Gunmount	C. Read, 148, High Park St., Liverpool.
A 82782	Gold Crest	F. Coldrey, 35, Topstield Parade, Crouch End, N.
A 43362	Rivoli	Miss H. Britton, 3, Bath View, Park Road, Keynsham.
C 52483	Desborough	J. J. Brown, 1, Cheltenham Drive, London Rd., Leigh-on-Sea.
C 13622	England	Ted John, 33, Rhysiog Rd., Abercarn, Mon.
A 74451	Edina	Miss F. Clemmett, Cyprus Villas, Garforth, Leeds.
A 48700	Jaeger	Harry Jennings, 49, Derby Rd., Weaste, Manchester.
N 864	Plasturton	Isabel C. Tompkins, Chambrai, Appleford, Berks.
A 33291	Fantasio	C. Michel, Croome Court, Severn Stoke, Worcester.
F 30579	Oiseau Bleu	L. W. Kennard, High St., March, Cambs.
K 19437	Florentino	J. G. Smith, Main St., Shap, Westmorland.
M 78683	The Laird	S. Riley, 5, Long St., Swinton.
C 16230	Chrysippus	B. Sundberg, c.o. Carl Skotte, Sth. Shields
L 22827	Preferment	C. H. Woolford, 3, Fettes Row, Edinburgh.
D 74223	Pondy	Miss M. Knowles, Skipton Rd., Harrogate.
G 30783	Malo	J. J. Chadwick, 14, Bridge St., Winchester.
P 53405	St. Edgar	E. J. Adams, Beechwood, Brincliffe, Sheffield.
R 54888	Lady Amelia	C. Tarrant 40, David Place, Jersey.
R 21524	White Star	J. Heywood, 29, Nadine Street, Seedley, Manchester.
J 86564	Vale of Doon	H. Wrigglesworth, Angram, Pateley Bridge, Yorks.
C 59755	Charmian	G. Wenver, 46, St. Mark's Rd., Hanwell, Mdlx.
G 46425	Gian	E. Jowett, Arden Craig, Grassendale, near Liverpool.
K 23268	Bonny Lily	Emily Smith, 12, Crescent Rd., Cheadle, Ches.
O 30435	Dainty Prince	G. C. H. Jeffrey, 20, Athol St., Reddish Lane, Gorton.
D 53299	Hoch	Miss F. Douglas, 9, Palmerston Place, Edin.
F 83076	Jolly Madrigal	H. Gore, 13, Chard St., Canning Town, E.
R 13598	Starlight	H.F.Stackhouse, 45, St.George'sRd., Harrogate.
C 9849	Honastir	G. T. Smith, 13, Moon St., Upper St., Islington.
A 20054	Sir Colin	Lilley & Kemp, 9, Nile St, Ashton-u.-Lyne.
O 47819	Flanders	E. Evans, 52, Beach Rd., Weston-super-Mare.
K 58320	Curieux	Henley Eden, Woodstock, Ascot, Berks.
A 78687	Halberd	T. Riley, 8, Gamble Rd., Thornton, Poulton-le-Fylde.
F 18783	Cyrillus	T. Watkins, 16, Davies St., Brynmawr, Breconshire.
B 78823	Optimist	J. Duckworth, 13, Ellesmere St., Rochdale.
E 51336	Bravissimo	Sarah Robinson, 3, Calton Rd., Harrogate.
C 17692	Serenader	Mrs.H.Miles, West Cliff Hotel, Westcliff-on-Sea.
A 9442	Maiden Erlegh	Mrs. E. Oliver, 22, Nicolson St., Edinburgh.
A 45447	Samson	E.J. L. Robson, St. Anthony's, Newcastle-on-T.
D 73530	Fra	G. Richardson, Grand Hotel, Leicester.
R 46561	Marforio	G. Ingham, 38, Beza St., Hunslet, Leeds.
A 5937	Lomond	W. Christian, George IV., Hounslow, Mdlx.
G 17052	Wafer II.	F. Thomas, Red Lion Hotel, Boston.
J 2132	Eaton Princess	Wm. Ostle, Great Broughton, Cockermouth.
O 55302	Orchestrion	W. F. Mayhew, 1, Cassiobury Rd., Weymouth.
A 83609	St. Neots	T. G. Nott, Volunteer Arms, Devizes.
F 14340	Lalo	A. Pearson, 27, Baxandall St., Bradford.
O 51138	Aleppo	F. Letts, Thurnby, near Leicester.
K 61129	Lom	A. Ramsey, 96, Office St., L'burn, nr. Durham.
D 88994	The Field	D. Wright, 51, Irlam St., Miles Platting.
R 69603	Cairngorm	J. L. Fielden, 12, Lyndhurst St., C.-on-M.
A 80715	Grey Barbarian	E. Gledhill, 114, Slade Lane, Levenshulme.
C 15824	Quorum	Copl. Pay, 21st. W. Yorks. Regt., Malta.
A 9679	Game Chick	W. S. Gilbert, Brookside, Isleworth, Middlesex.
A 65074	Quantock	P. Brown, 46, Isaac St., Salford.
R 40837	Lady Flo	Lily Lanphier, 55, Booth St. West, C.-on-M.
K 70068	Prince Hermes	J. Tait, 40, Elizabeth St., Workington, Cumbld.
K 60946	Golden Silence	Thos. Blunt, 29, Argyle Rd., Garston, Liverpool.
C 14329	Blue Light	W. Brittain, 31, Cross St., Sale, Ches.
A 24012	Devil's Due	Mrs. A. Salvin, 6, Bridge St., Richmond, Yorks.
H 21756	Newminster II.	W. Machin, 14, Crellin St., Barrow-in-Furness.

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